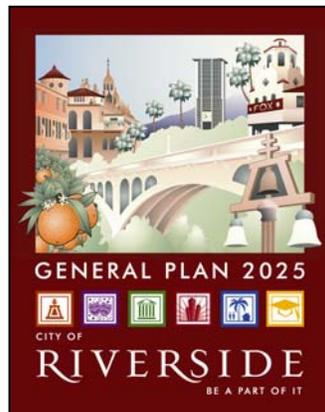


CITY OF RIVERSIDE

2000-2005 HOUSING ELEMENT



August, 2004

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1. INTRODUCTION

A. Background

The Housing Element is mandated by Sections 65580 to 65589 of the California Government Code. State law requires that each city identify and analyze existing and projected housing needs and prepare goals, policies, and programs to further the development, improvement, and preservation of housing. To that end, State law requires that the housing element:

- Identify adequate sites to facilitate and encourage housing for households of all economic levels, including persons with disabilities;
- Remove, as legally feasible and appropriate, governmental constraints to housing production, maintenance, and improvement;
- Assist in the development of adequate housing for low and moderate income households;
- Conserve and improve the condition of housing, including existing affordable housing; and
- Promote housing opportunities for all persons.

The Housing Element consists of four chapters. Chapter 1 provides an introduction to the Housing Element. Chapter 2 analyzes the City's demographic, housing, and special needs characteristics and trends. Chapter 3 reviews the City's housing opportunities and the potential market, governmental, and environmental constraints impacting the City's ability to address its housing needs. Chapter 4 concludes with a housing plan with goals, policies, and programs to address the City's housing needs.

B. Relationship to Other General Plan Elements

Balancing housing goals with other City goals and policies is an important component of the Housing Element. State law requires that a General Plan be internally consistent, so that no conflicts exist among the elements of the plan. Most importantly, policies and implementation measures in the General Plan Elements must support one another. The 2000-2005 Housing Element builds upon the other eleven elements in the General Plan and is consistent with goals and policies set forth therein. The other elements are as follows:

Land Use and Urban Design	Noise
Circulation and Community Mobility	Open Space and Conservation
Parks and Recreation	Air Quality
Public Facilities and Infrastructure	Public Safety
Arts and Culture	Historic Resources

The City will continue to maintain consistency between General Plan elements by ensuring that proposed changes in one element will be reflected in other elements through amendment of the General Plan.

C. Community Involvement

Community involvement helps identify housing needs and leads to the development of effective housing programs. Riverside conducted an extensive outreach program to involve the community, organizations, and elected officials in the Housing Element update. The City embarked upon a four-pronged approach to solicit information prior to releasing the draft Housing Element to the Department of Housing and Community Development.

Community Visioning. Prior to embarking upon the General Plan update, the City Council authorized upon a community visioning process. This process involved a Visioning Planning Committee, interviews with 41 key stakeholders (including representatives from neighborhoods, recreation advocates, educators, historic preservationists, the media, Chamber of Commerce, City Council, religious leaders, community activists, etc), and an extensive media outreach and education program – culminating in a Community Visioning and Resource Festival. This process helped define the challenges facing Riverside and produced a document entitled *Visioning Riverside: a Report from the Community*.

General Plan Preparation. As part of the General Plan update program, the City appointed a Citizen’s Advisory Committee to discuss issues relative to the General Plan and to provide policy guidance over the course of thirteen meetings. The City also held focused topic group meetings to address such issues as public safety, education, and housing. In addition, the City held joint study sessions with the City Council and Planning Commission prior to formal public hearings. Finally, the City also conducted two Citizen Congress sessions for the entire community, which attracted more than 400 participants.

Public Review. Following preparation of the Housing Element, the Planning Commission and City Council reviewed the housing element in a public hearing prior to submittal to the State Department of Housing and Community Development for review. The public hearings were duly noticed and copies were distributed to interested parties and the General Plan distribution list prior the public hearing. Comments from interested parties were incorporated into the goals, policies, and programs of the Housing Element.

State Department of Housing and Community Development Review. The State of California Department of Housing and Community Development (HCD) reviewed the prior Housing Element in 2001. At that time, HCD noted the need for additional sites to facilitate and encourage housing production commensurate with the goals in the 1998-2005 Regional Housing Needs Allocation. The General Plan addresses this issue by redesignating more than 1,500 acres of land for higher density housing, thus providing ample opportunities for addressing City housing needs.

2. HOUSING NEEDS ASSESSMENT



Population characteristics and trends provide insight into the type and amount of housing needed in a community. Riverside experienced many changes during the 1990's, including an increase in middle-aged residents and younger children, a continued influx of Hispanic residents, and employment growth, dominated by lower paying jobs in the retail services sector, and higher paying jobs in the government and education sectors. At the same time, Riverside's economy and housing market also recovered,

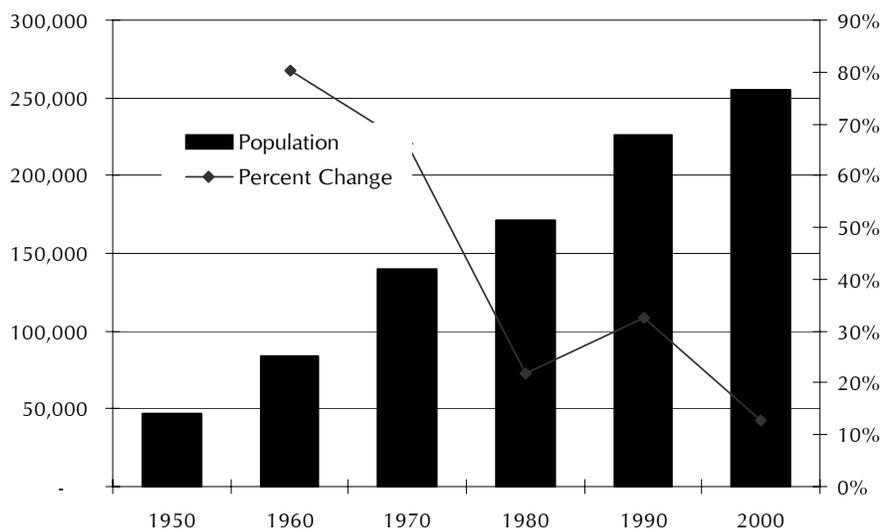
leading to an escalation in home prices in the community. This chapter explores demographic and housing changes as the basis for developing responsive programs.

A. Population Characteristics

1. Population Trends

Riverside ranks as the eleventh most populous community in California, with approximately 275,000 residents, according to the 2000 Census (**Figure 2-1**). Following World War II, the City experienced significant development, resulting in an 8 % annual increase in population. Increasing suburbanization resulted in a 6.6% annual growth rate during the 1960s. Population growth continued at a more modest rate during the 1970s and 1980's, increasing at 2.2 and 3.3% annually. The City's population growth rate slowed during the 1990's to 1.3% as the region recovered from military base realignments, the dotcom crash, and other economic changes. With the economic recovery in the late 1990's, the City's population increased to approximately 275,000 as of 2003.

Figure 2-1
Riverside Population Growth



2. Age Characteristics

Riverside’s population change brought significant changes in the age of residents. Age characteristics reflect very different housing needs. Younger adults often choose apartments, condominiums and smaller single-family homes because of size and/or affordability of the homes. In contrast, middle-age adults may prefer larger homes as they begin to raise families. As people age, seniors may prefer condominiums or smaller single-family homes that have lower costs and less extensive maintenance needs.

The age distribution of Riverside residents changed significantly during the 1990’s (**Table 2-1**). Most notable among the changes was the decrease in the proportion of young adults (ages 25 to 34), coupled with an increase in proportion of middle aged residents (ages 45 to 54) and younger children (ages 5 to 14). These changes indicated an influx of families with children. According to the 2002 American Community Survey, these trends continued after 2000 with an increased median age (30 years), increase in residents age 35-44 (to 18%), and increase in young children from 17 to 20% of the population.

Projecting housing needs based upon changes in population age characteristics is complex and depends upon migration patterns, fertility, and immigration among other factors. In addition, the relative cost of housing in other counties is pushing families to Riverside for relatively more affordable housing as compared to Orange County. Nonetheless, a few trends are notable. The City will continue to have a large student population comprised largely of younger adults younger than age 24 who are seeking apartments. Middle age adults, ages 45 to 54, increased the fastest during the 1990’s. Continued growth of this baby boomer age group may eventually lead to greater demand for senior housing as well as more affordable homeownership opportunities offered through condominiums.

Table 2-1
Age Characteristics and Trends

Age Group	1990 Census		2000 Census		Percent Change in Number
	Number of Persons	Percent of Total	Number of Persons	Percent of Total	
<5	20,493	9%	20,435	8%	-0.2%
5-14	35,730	16%	43,938	17%	23%
15-24	39,576	17%	45,361	18%	15%
25-34	43,984	19%	37,324	15%	-15%
35-44	32,940	15%	39,140	15%	19%
45-54	19,012	8%	29,565	12%	56%
55-64	14,504	6%	16,349	6%	13%
65+	20,266	9%	23,054	9%	14%
Total	226,505	100%	255,166	100%	13%
Median	29.2		29.8		

Source: U.S. Census, 1990 and 2000.

3. Race and Ethnicity

Riverside, like most Southern California communities, experienced significant changes in the race and ethnic composition of residents over the past several decades. Such changes may have important implications for housing need. Housing needs could vary to the extent that different race and ethnic groups have, on average, different family sizes, income levels, language barriers, and other factors which affect the type of housing needed.

During the 1990's, Whites became the minority in Riverside, declining from 61% to 46% of the population, although still comprising the largest single race and ethnic group. Part of the reason was that Hispanics increased 66% during the same period. In addition, the Census 2000 allowed residents to select more than one race. Of the 3% selecting a multi-racial group, the majority were "white in combination with another race". Lastly, Asian and Black residents both increased significantly in number during the 1990's, but their share of the population remained at 6 and 7% respectively.

Race and ethnic change is a complex issue, reflecting a variety of factors including not only fertility rates, but domestic migration which is affected by economic growth and housing affordability. The Census 2000 reported that only 14% of Hispanic residents had immigrated to Riverside County since 1995. Still, Riverside County received a significant number of immigrants – 6,500 legal immigrants migrated to the County in 2000, of which the majority were Hispanic. These changes continue to shape housing needs in Riverside to the extent that housing needs and preferences vary among groups.

An increasing Hispanic population brings a larger average household size (4.0 persons) compared to Whites (2.5 persons). Hispanics also had a lower median family income (\$37,400) compared with Whites (\$57,700). Median family income for Blacks (\$36,095) and Asians (\$48,386) also differed than the City median of \$41,600. These factors suggest a continued need for larger and more affordable homes. According to the Mayor's Home Ownership Task Force (2002), homeownership was a quality of life issue and that greater educational efforts were needed to improve opportunities to minorities in the City.

**Table 2-2
Race and Ethnicity Characteristics**

Race/Ethnicity	1990		2000		Percent Change 1990-2000
	Number of Persons	Percent of Total	Number of Persons	Percent of Total	
White	138,746	61%	116,254	46%	(16%)
Hispanic	58,826	26%	97,315	38%	65%
Black	15,896	7%	18,051	7%	14%
Asian	11,120	5%	15,081	6%	36%
Other	1,917	1%	8,465	3%	342%
Total	226,505	100%	255,093	100%	13%

Source: U.S. Census, 1990 and 2000

4. Employment Market

The Riverside-San Bernardino metropolitan region, like other areas across the southland, experienced significant economic changes during the 1990's. Base closures and realignment, defense industry layoffs, slowdown in the manufacturing and construction sectors, and the rising levels of unemployment characterized the Inland economy throughout the early 1990's. By the late 1990's, this trend reversed, as the economy rebounded with significant growth in the government, education and retail sectors.

Table 2-3 shows the number of employees by industry in Riverside during 1991 and 2002. Employment in the City increased 30%, while the distribution of employees by industry remained nearly the same. Education and Health Services, Retail Trade and Government remained the three largest sectors in the City, accounting for 62% of all City employment. Only two industries had fewer employees in 2002 than in 1991: agricultural employment decreased by 10% and manufacturing decreased 3%. Declining manufacturing and agricultural work is also occurring countywide.

Economic growth was evident in the highest and lowest paying employment sectors. Education and Health Services, Government, Professional Services, Finance, Real Estate and Insurance all had significant gains. Retail, hotel and amusement sector, and business services also experienced sizable gains. The California Employment Development Department projects services (including retail) to have the largest growth in the number of employees and technical and construction related employment to grow the fastest through 2008¹, which will result in increases in the lowest and highest paid jobs in Riverside.

Table 2-3
Trends in Employment by Industry

Employment Sector	1991		2002		Average Payroll	Percent Change
	Jobs	Percent	Jobs	Percent		
Education and Health Services	21,630	20%	31,344	22%	\$36,947	45%
Retail Trade	17,532	16%	23,665	17%	\$22,028	35%
Government	15,514	14%	21,248	15%	\$43,847	37%
Manufacturing	14,498	13%	14,015	10%	\$39,591	-3%
Construction	8,865	8%	11,567	8%	\$36,707	30%
Other Services	6,085	6%	8,255	6%	\$25,946	36%
Utilities/Distribution	7,904	7%	8,571	6%	\$33,884	8%
Professional Services	1,720	2%	2,510	2%	\$38,133	46%
Finance, Insurance, Real Estate	4,587	4%	5,168	4%	\$44,045	13%
Agriculture	2,445	2%	2,194	2%	\$21,761	-10%
Hotel and Amusement	1,766	2%	2,175	2%	\$14,262	23%
Business Services	5,092	5%	9,592	7%	~\$17,500	88%
Total	107,638	100%	140,304	100%	\$33,522	30%

¹ Source: California Employment Development Department, County Projections 2001-2008, December, 2003

Occupations Held by Residents

In 1990, Riverside’s unemployment rate was estimated at 7.1% according to the State Employment Development Department. Unemployment peaked at 11.7% two years later during the recession, but has steadily decreased to the rate of 5.3% in 2003. The City’s unemployment rate closely reflects the County’s unemployment rates.

Table 2-4 compares the type of occupations held by Riverside residents in 1990 and 2000. These occupations can be located in Riverside and other communities. During the decade, Managerial and Professional occupations replaced Sales, Technical and Administrative as the occupations employing the largest percentage of Riverside residents. Residents working in service occupations increased by 34%, while residents employed as Operators, Fabricators and Laborers decreased by four percentage points. Farming, Forestry and Fishing occupations continue to account for a small proportion of residents’ occupations.

Though many residents are employed in higher wage Managerial and Professional occupations, 54% of residents work outside of the City. Cost of living is one of the primary reasons people live in western Riverside County commute to neighboring counties for work. According to a 2001 survey, housing affordability, quality and size of homes available in Western Riverside County are major reasons for why people move to and remain in Riverside². Moreover, respondents indicated that they would endure their current commute because while Western Riverside County had similar occupations, compensation for the same job was higher in neighboring Counties. The study suggests that as local employment opportunities become more comparable to other areas, a significant portion of residents who currently commute may be willing to consider local employment.

**Table 2-4
Occupation of Residents**

Occupations of Residents	Median Income of Full time jobs	1990		2000	
		Number of Persons	Percent of Total	Number of Persons	Percent of Total
Managerial/Professional	\$66,768	27,254	26%	32,974	31%
Sales, Technical, Admin.	\$34,800	33,017	32%	28,401	27%
Service Occupations	\$21,466	12,324	12%	16,546	16%
Production/Crafts/ Repair	\$44,699	14,057	14%	16,232	15%
Operators, Fabricators, Labor	\$20,987	15,323	15%	12,247	11%
Farming, Forestry, Fishing	--	1,891	2%	405	<1%
Total		103,866	100%	106,805	100%

Source: U.S. Census, 1990 and 2000
U.S. Bureau of Labor Statistics National Compensation Survey 2003

² Godbe Research and Analysis. *Western Riverside County Inter-Regional Commuter Focus Group Study*, 2001

5. Household Characteristics

Household characteristics also influence housing preferences and needs. For instance, single-person households often occupy smaller apartments or condominiums, such as one-bedroom units. Married couples often prefer larger single-family homes, particularly if they have children. These patterns underscore the need to provide a diversity of housing opportunities that allow different types of households the opportunity to live in Riverside. **Table 2-5** describes changes in household characteristics between 1990 and 2000.

The 2000 Census reported 82,005 households residing in Riverside, representing a 9% increase since 1990. Family households continued to account for more than 70% of all households. While their proportion increased slightly, the most notable change was a 30% increase in “other families.” This trend was significant in that a large portion of “other families” is comprised of single-parent families with children which have lower incomes and are likely to require assistance. Non-family households increased 11%, largely due to a 13% increase in single persons.

Table 2-5
Household Characteristics

Household Type	1990		2000		Percent Change in Number
	Number of Hhlds	Percent of Hhlds	Number of Hhlds	Percent of Hhlds	
Total Households	75,463	–	82,005	–	9%
Families	54,030	72%	58,155	71%	8%
Married with Children	23,149	31%	22,676	28%	-2%
Married No Children	17,816	24%	18,538	23%	4%
Other Families	13,065	17%	16,941	21%	30%
Non-Families	21,433	28%	23,850	29%	11%
Singles	15,542	21%	17,615	21%	13%
Other	5,891	8%	6,235	8%	6%
Average Household Size	2.92		3.02		–

Source: U.S. Census, 1990 and 2000

Many Riverside residents are not counted as households because they live in group quarters. These include a broad range of living quarters, such as group homes, prisons and even student dormitories. In 1990, 3,284 people lived in institutional settings, split evenly between prisons, nursing homes, and other similar settings, while 2,885 persons lived in non-institutional settings, primarily college dormitories. By 2000, the institutionalized population declined to 2,881, while non-institutionalized population increased to 4,917. Altogether, the group quarters population increased from 7,169 to 7,798 persons.

6. Household Income

Household income is the most important, although not the only factor, affecting housing opportunity because it determines a household's ability to purchase or rent housing and balance housing costs with other necessities. Income levels can vary considerably among households, affecting preferences for tenure, location and housing type. While higher-income households have more discretionary income to spend on housing, low and moderate-income households have a more limited choice in the housing they can afford.

Riverside's median household income was \$41,646 according to the 2000 Census. The City's median household income was lower than for the cities of Corona (\$59,615), Moreno Valley (\$47,387) and for the County as a whole (\$42,887). For housing planning and funding purposes, the State Department of Housing and Community Development (HCD) uses four income categories to evaluate housing need:

- Very Low-Income Households earn between 0 and 50% of MFI
- Low-Income Households earn between 51 and 80% of MFI
- Moderate-Income Households earn between 81 and 120% of MFI
- Above Moderate-Income Households earn over 120% of MFI

As shown in **Table 2-6**, above-moderate income households comprise the largest share of all households, with 42% of total households. Lower income households comprise the second largest category, with 39% of all households, while moderate income households comprise the remaining 19%, above-moderate income households rose 14%, the highest change of any group. Lower income households increased by 12%. Moderate income households actually declined 4% during the 1990's.

Table 2-6
Household Income Trends

Income Group	1990		2000		Change	
	No. of Persons	Percent of Total	No. of Persons	Percent of Total	No. of Persons	Percent of Total
Very Low	17,061	23%	19,135	23%	2,074	12%
Low	12,659	17%	13,424	16%	765	6%
Lower Income	29,720	40%	32,559	39%	2,839	10%
Moderate	15,896	21%	15,247	19%	(649)	-4%
Above Moderate	30,148	40%	34,321	42%	4,173	14%
Total	75,764	100%	82,127	100%	6,363	8%

Source: U.S. Census, 1990 and 2000

Income Distribution

The Comprehensive Housing Affordability Strategy (CHAS) provides a more specific breakdown of household income adjusted for family size.³ According to the 2000 CHAS, 12% of the City’s total households earned extremely low Income (0-30 % of MFI), 11% earned very low income (31-50% of MFI), and 17% earned low income (51-80% MFI). Approximately 60% of households had incomes above 80% of the median household income in 2000. These figures are slightly different than Census 2000 because they are adjusted for family size.

Overall, low-income households comprised 40% of Riverside households in 2000. However, approximately 50% of Hispanic and Black households earned low income. (**Table 2-7**). On the other hand, proportionally fewer White households (32%) fell in the low-income category. Information on other groups is unavailable. By household type, elderly households had a higher percentage (49%) of low-income households than any other household type. Large-family households had a slightly higher percentage that earned low incomes (41%) compared to other household types.

Table 2-7
Income by Household Characteristics

Household Race/Ethnicity	Percent of Households by Income level			
	Total Low (0-80% MFI)	Extremely Low (0-30% MFI)	Very Low (31-50% MFI)	Low (51-80% MFI)
White	32%	9%	9%	15%
Hispanic	51%	14%	14%	22%
Black	49%	18%	13%	17%
All Households	40%	12%	11%	17%
Household Type				
Elderly	49%	14%	16%	19%
Small Families	34%	9%	9%	16%
Large Families	41%	10%	10%	21%
All Others	46%	21%	10%	15%

Source: Comprehensive Housing Affordability Strategy (CHAS), 2003.

Because a larger share of Hispanic and Blacks earn lower income, these groups would be expected to pay a larger share of income toward housing, and have a higher proportion of renters, as opposed to homeowners. Moreover, for those able to afford a home, housing overpayment may be more prevalent. Hispanic households may also need to double up to afford housing, resulting in a significant increase in overcrowding as housing prices escalate.

³ For planning purposes, the federal Department of Housing and Urban Development uses the Census data to develop special tabulations by federal income group and special needs category. This dataset is collectively known as the Comprehensive Housing Affordability Strategy (CHAS).

B. Special Housing Needs

Certain groups have more difficulty in finding decent, affordable housing due to their special circumstances. Special circumstances may be related to one’s income earning potential, family characteristics, the presence of physical or mental disabilities, or age-related health issues among others. As a result, certain groups typically have higher rates of low income, overpayment, or overcrowding. A central goal of the Housing Element is to assist persons with special needs in meeting their housing and supportive service needs.

State Housing Element law defines “special needs” groups to include the following: senior households, disabled persons, large households, female-headed households, single parent families with children, farmworkers and people who are homeless. Because of Riverside’s unique location and its home to several colleges, students are also a special needs group. **Table 2-8** below summarizes the largest special needs groups in Riverside and the following section discusses the housing needs of each of these special needs groups.

Table 2-8
Special Needs Groups in Riverside

Special Need Group	1990 Census		2000 Census	
	Number	Percent of Total	Number	Percent of Total
Seniors Households (65 years or older)	12,258	16%	13,878	17%
Disabled (16 years and older) Persons				
Work Disability (16-64 yrs)	10,555	6%	12,926	8%
Mobility Limitation	5,414	3%	8,173	4%
Self-Care Limitation	4,259	3%	4,911	3%
Sensory Disability ⁽¹⁾			6,264	3%
Physical Disability ⁽¹⁾			5,463	3%
Female-Headed Households	9,178	12%	12,090	32%
Single Parent Families with Children				
Mothers with Children	9,570	17%	7,292	12%
Fathers with Children	2,486	5%	2,846	5%
Subfamilies Doubled Up	2,591	5%	6,261	11%
Large Households	12,156	16%	15,201	19%
Homeless Persons ⁽²⁾	3,400	2%	3,134	1%
College Students	22,689	10%	24,206	13%
Farmworkers ⁽³⁾	1,891	2%	215	<1%

Source: U.S. Census Bureau, 2000.

1. No comparable category in the 1990 Census
2. Riverside County Homeless Census, May, 2003 estimate
3. Farming, forestry, fishing category in the 2000 Census

1. Senior Citizens

According to the 2000 Census, approximately 17% of Riverside’s households are seniors, defined as 65 years old and above. Of the 14,036 senior-headed households, 10,155 (72%) were owners; 3,881 (28%) were renters. Senior households have increased since 1990, reflecting a growth trend countywide as well as the construction of senior housing. Coupled with rising housing prices in coastal areas and the Los Angeles-Orange metro areas, many seniors are also selling homes and moving inland to Riverside County.



Goeske Senior Housing

Senior households have special housing needs due to three primary concerns – income, health care costs and physical disabilities. First, most seniors are retired and thus have relatively lower, fixed incomes. Approximately one half of seniors earn low income and the median income is only \$30,000 compared to a citywide median of \$41,700. At the same time, however, a significant number (44%) have a disability and thus health-related costs. As a result, 64% of senior renter households overpay for housing.

The City, County and other nonprofit organizations offer support services for seniors. The City’s Dales Senior Center offers various senior services, including working with American Association of Retired Persons (AARP) to provide information on taxes, caregiving and low income housing. The Goeske Senior Center provides low cost lunches, recreation, support groups and legal and medical services. Riverside County’s Office of Aging offers case management, food distribution, home repair assistance and job referrals for low-income seniors. The City also cooperates with the Riverside Community Access Center which has been providing services to people with disabilities since 1995.

According to the Riverside County Office on Aging, 14 senior housing complexes provide 1,976 units in the City. Shown in **Table 2-9**, six projects (919 units) are subsidized through Section 8 programs and/or through Section 202 loans described later in this chapter. Under the County’s public housing and Section 8 voucher program, 665 elderly persons and 943 disabled person families are receiving assistance. Unfortunately, subsidized housing and federal housing assistance (such as Section 8) are increasingly challenging to secure and often involve a long waiting list. There are currently 583 seniors and 1,966 disabled families still on the waiting list for public housing units or rental vouchers.

Table 2-9
Senior Housing Resources

Housing	Projects	Housing Units
Subsidized Housing	6	919
Non-Subsidized Housing	8	1,057
Rental Assistance	Recipients	Waiting List
Section 8 Vouchers*	665	583

Source: Housing Authority of Riverside County, Riverside County Office on Aging
*Section 8 vouchers are also used in market rate and subsidized housing.

2. People with a Disability

Riverside is home to a number of people who have personal disabilities that prevent them from working, restrict their mobility, or make it difficult to care for oneself. Eight percent of the population between the age of 16 and 64 years reported an employment disability and 13% of all residents reported a non-employment disability. Among the latter, 3 to 4% of residents reported a mobility, self-care, sensory and physical disability. These disabilities are defined as follows:

- Work disability: refers to a condition lasting over six months which restricts a person’s choice of work and prevents them from working full-time.
- Mobility limitation: refers to a physical or mental condition lasting over six months which makes it difficult to go outside the home alone.
- Self-care limitation: refers to a physical or mental condition lasting over six months that makes it difficult to take care of one’s personal needs.
- Sensory Disability: refers to blindness, deafness or severe vision or hearing impairment. Approximately 3% of Riverside residents have a sensory disability.
- Physical disability: refers to a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting or carrying.

Riverside provides a variety of housing programs for people with disabilities. The City’s Building Code requires *new* multi-family housing to comply with the 1988 amendments to the Fair Housing Act. Disabled persons may also need to retrofit homes with special housing design features (e.g., ramps, holding bars and wider doors among others). The City allows the installation of ramps for single-family homes. The City’s home rehabilitation grants may also be used for accessibility improvements.

The City has recently updated its land use, zoning and permitting processes for changes in State and federal accessibility laws by adopting a reasonable accommodation ordinance. For persons unable to live in an independent setting or needing additional care, the City allows State-authorized, certified or licensed family care homes, foster homes, or group homes serving six or less disabled persons in all residential zones. **Table 2-10** provides a summary of facilities providing group housing for disabled people in Riverside.

Table 2-10
Licensed Community Care Facilities

Type of Facility	Number of Facilities	Total Capacity	Facilities with Capacity of 6 or less
Small Family Home	17	64	17
Group Home	48	324	45
Adult Residential	102	746	95
Elderly Residential	86	2,204	69
Adult Day Care	10	362	<u>1</u>
Total	263	3,700	227

Source: State of California Community Care Licensing Division, 2003

3. Family Households

Providing adequate housing for families is an important goal for Riverside. State law identifies three specific groups as having special housing needs – female-headed households, single parents and large families with five or more children. The reasons for their special need status varies and may include the lower income status, the presence of children and need for financial assistance, as well as the availability of suitability sized housing. Lower income families have the most difficulty in finding affordable housing in Riverside.

According to the 2000 Census, Riverside has 12,090 female headed households, a 32% increase since 1990. In 1999, female-headed households earned a lower median income (\$25,496) than male-headed households (\$31,883) but earned higher income if they did not have children (\$36,069) than did female-headed households with children (\$19,994). Many female-headed households are single parents. Riverside is home to an estimated 10,138 single parents with children under age 18, of which three-quarters are headed by females.

Single-parent families with children are vulnerable, since they must balance the needs of their children with work responsibilities. As a result, 35% of female-headed families with children under 18 live in poverty, while only 16% of all families with children live in poverty. As described further below, the housing and support needs of single-parent families are addressed through County rental assistance programs, City recreational programs and services provided by a network of religious and nonprofit service organizations.

The 2000 Census reported 15,208 large households with five or more members in Riverside, of which 9,463 (62%) owned a home. These households are usually families with two or more children or families with extended family members such as in-laws or grandparents. Large families faced housing problems and cost burden more often than other households. According to the 2003 CHAS, 80% of large renter families experienced housing problems compared to 57 % of all renter households. Thus, large families that are renting have a disproportionate need for housing assistance.

Given the shortage of large family rentals, suitable housing is needed. The City provides 578 families with assisted and/or public housing. Of that total, 471 families live in 3-bedroom units, 87 families live in 4-bedroom units, and 20 families live in 5-bedroom units. The County Housing Authority, which administers the public housing and Section 8 programs, gives preferences to families with high rent burdens. Because of the prevalence of one and two bedroom apartments in the City, it may be a challenge for large families with Section 8 voucher to find suitable units.

Various City programs assist children in low income or large families. The City Parks and Recreation Department is compiling funding for the O.K.A.Y (Opportunity for Kids to Attend Youth recreational activities) program which will enable underprivileged children to attend community programs and activities. Private support services located within the City include child care services and emergency food assistance. The City also has 18 infant centers for 456 children, 45 school age child care centers for 2,014 children, 84 child care centers for 1,620 children, and 135 large family day care centers for 1,850 children.

4. College Students

College students in the City have a significant impact upon housing demand and have significant housing needs due to their limited income. Although students represent a temporary housing need, the impact upon housing demand can be significant. Heightened demand for multifamily housing will cause vacancies to decline, pushing rental rates higher. At the same time, many students work part-time and have limited income. Therefore, it is not uncommon for students to double up to save enough income for other needs. **Table 2-11** summarizes the available and planned housing for students in Riverside.

Riverside is home to several public colleges with very large student populations. Riverside Community College is estimated to have approximately 31,000 full and part-time students attending campuses in Norco, Riverside, and Moreno Valley. In keeping with the intent of the community college system to serve local needs, however, the majority of students are typically part-time, many of whom are younger persons living with parents. Another large component of community college students are working adults returning for additional part time education. Therefore, most of the housing demand is currently met.

The University of California at Riverside has a current enrollment of 16,000 students. This represents an 81% increase from 10 years ago and a 50% increase from 5 years ago. Officials estimate that enrollment will reach 25,000 by the 2015-2016. To accommodate projected growth, the “UCR Strategic Plan for Housing” (2003) proposes the addition of 3,000 residence hall beds, 5,000 apartment-style beds and 446 family housing unit beds. The primary concept in the strategic plan is the provision of new residential neighborhoods and the strengthening and extending of existing neighborhoods.

Riverside is home to two larger private colleges. Founded in 1922, La Sierra University offers curricula in applied and liberal arts and sciences, business and management, religion, and pre-professional education. Enrollment is approximately 1,940 students. Most of the housing demand is met through on-campus housing, which provides approximately 1,000 beds in dormitories and apartments for married-student and graduate student housing. Founded in 1950, California Baptist University provides a liberal arts education to approximately 2,300 students. Of those students, 835 are housed on-campus.

Table 2-11
College Students and Housing

	UCR		CalBaptist		La Sierra	
	Current	Planned by 2015	Current	Planned by 2015	Current	Planned by 2010
Enrollment	16,000	25,000	2,359	6,000	2,300	2,600
Housing Available						
Dormitory (beds)	2,920	5,920	358	858	5 dorms	n/a
Apartments (beds)	959	5,959	481	481	80	n/a
Family Housing	268	714	5	5	n/a	n/a
	4,147	12,593	844	1,344	n/a	n/a

Source: UCR Strategic Plan for Housing, 2003; Interviews with university officials

5. Homeless Persons

Homeless persons have a very difficult time finding housing once they have moved from a transitional housing or other assistance program. A large urban community, Riverside is home to a high concentration of homeless people. A 2003 Riverside County survey estimated that 902 people were homeless in the City of Riverside.⁴ According to a County survey done in 2003, the homeless population was predominantly single (49%), composed of more males (67%) than females, mostly White (75%) and half were ages 30 to 49 years. The survey also revealed numerous other findings describing the reasons for homelessness for newly and chronic homelessness as well as suggested potential courses of action.

In 2003, the City created a Homeless Task Force to address issues related to homelessness in a systemic way. Based on their efforts, the City Council adopted the Community Broad-Based Homeless Action Plan to help homeless people move from homelessness to self-sufficiency, permanent housing and independent living. The Plan focuses on preventing homelessness, hiring outreach workers and a homeless coordinator, establishing an Access Center for homeless people to connect to housing and supportive services, creating a 150-bed emergency shelter to meet immediate needs and providing public education.

The following text summarizes the housing and supportive services programs for the homeless in Riverside, as well as for persons and families at risk of becoming homeless.⁵ **Table 2-12** also lists each facility in Riverside. Services for homeless persons in Riverside can be categorized under the following types:

Prevention – Prevention services include eviction assistance, rental assistance, income support, housing subsidies, medical and basic needs assistance. The City has approved within its homeless action plan a “Homeless Prevention Program”. This program will target households who are at risk of homelessness including previously homeless households who have been re-housed and need supportive services to avoid homelessness.

Outreach– designed to reconnect an individual or family to public benefit, rent or utility assistance, employment, counseling and physical and mental health care. Included are street outreach teams that connect people living on the street to services and housing in the area. Riverside is designing a two-member mobile outreach team and a program-based outreach at social service sites for homeless persons.

Supportive Services – designed to empower consumers to acquire the skills and academics needed to break the cycle of homelessness. Supportive services include substance abuse treatment, AIDS-related treatment, case management, educational and job assistance, youth and senior services and mental health services. According to the Continuum of Care Plan, the City will establish an access center or a one-stop center for homeless services.

⁴ Hebert Research, Inc. (May 2003).

⁵ County’s Continuum of Care Plan (2003), Riverside County Housing and Homeless Coalition

Emergency Shelters. The City currently has five emergency shelters. In the past few years, the City has facilitated the expansion of Project Achieve. Project Achieve is a multidisciplinary service center designed to serve as one of the entry points into Riverside County’s continuum of care of homeless services. Project Achieve includes a year-round 50-bed long term emergency shelter for single women and families with children, a 50-bed long term emergency shelter program for single men, and a multidisciplinary homeless service center providing coordinated and integrated case management services.

Transitional Housing – The City has 3 transitional housing facilities. Recently completed in 2003, Operation Safehouse rehabilitated a dilapidated project to provide transitional housing for young adults. The project provides 17 units of apartments for young adults. The City approved a conditional use permit to allow the rehabilitation and conversion of an older apartment complex for runaway youth. The project was funded by federal grants, state monies, Weingart Foundation, United Way and the County of Riverside.



**Table 2-12
Homeless Shelter Resources**

Facility	Beds	Clients	Emergency Shelter	Transition Housing	Special Services
Altern. to Domestic Violence	15	Women/Children	✓		DV
I CARE	40	Single Families	✓		
Lutheran Social Services	30	Women/Children		✓	
Operation Safe House	27	Youth	✓	✓	
CWS Riverside Armory	120	Families, Adults	✓		
Project ACHIEVE	50	Women/Children	✓		
Project ACHIEVE	100	Single Men	✓		
Whiteside Manor	20	Women and Men		✓	SA: MH
U.S. Vets	30	Veterans		✓	

Source: County of Riverside Continuum of Care Plan

Notations: DV: Domestic Violence; SA: Substance Abuse; MH: Mental Health

6. Farmworkers

Riverside was historically home to a sizable citrus industry. However, the City has gradually transformed into a more urbanized area and many groves have been converted to other uses. Therefore, few agricultural workers remain in the community. The 2000 Census reports 405 persons employed in the farming, forestry and fishing occupations in Riverside, 79% less than recorded in the 1990 Census (1,891 workers). However, over half the jobs are gardeners and groundskeepers. Thus, farmworker housing needs are minimal. The Riverside Zoning Code allows for agricultural caretaker living quarters in the Residential Agricultural Zone (RA-5). However, the housing needs of the few farmworkers in the community can be adequately met through existing affordable housing.

C. Housing Characteristics

Riverside is committed to providing diverse housing opportunities for residents. A diverse mix of conventional and specialized housing helps ensure that all households (regardless of status) have the opportunity to find suitable housing. This section describes the type, availability, cost, and affordability of housing in Riverside.

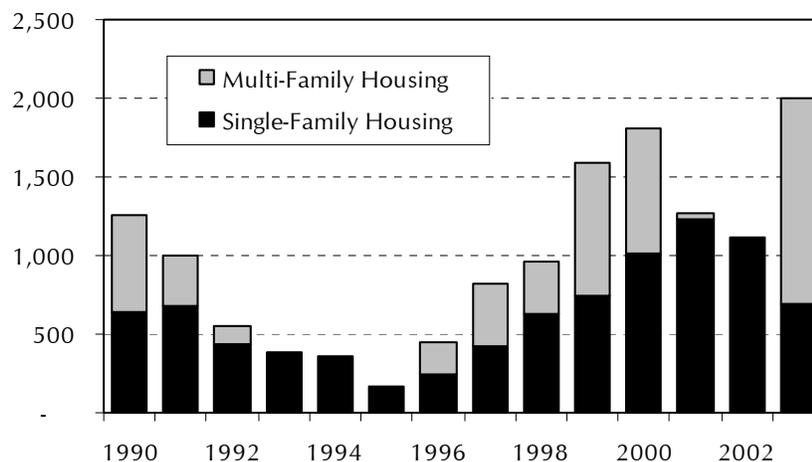
1. Housing Growth

Riverside’s housing market followed the economic conditions in the City during the 1990’s. Following the economic boom and housing construction boom of the mid to late 1980’s, housing production sharply dropped in 1990 and 1991, falling nearly 50% from the peak of 2,232 units in 1989. Additional declines followed defense cutbacks, base realignments and excess housing production stimulated from federal tax legislation. Housing production was flat from 1992 through 1997.

Housing demand was pent up during the mid-1990’s due to the downturn in the economy. However, improvements in the regional and local economy during the late 1990’s led to a significant increase in housing demand. Single-family and multi-family housing construction averaged 700 units and 600 units, respectively, during a two year period of 1998 and 1999. Beginning in 2000, however, housing construction significantly increased. From 2000 to 2003, more than 4,000 residential units were permitted for construction.

The construction boom of the early 2000’s is projected to continue through 2005. A significant number of single- and multi-family residential building permits are being approved or are in the planning stages. In addition, the new General Plan re-designates formerly underutilized commercial land for higher density mixed uses, including residential uses. Given continued high demand for housing due to employment and population growth, the City expects additional housing production in upcoming years.

Figure 2-2
Riverside Building Permit Issuance, 1990-2003



2. Housing Characteristics

A certain level of diversity in the City’s housing stock is an important factor in ensuring adequate housing opportunity for Riverside’s residents. A more diverse housing stock helps to ensure that all households, regardless of their particular income level, age group, or family size, have the opportunity to find housing that is best suited to their lifestyle needs. Finally, a diverse housing stock can provide sufficient incentives that can attract new employers. **Table 2-13** illustrates the characteristics of different housing types available in Riverside.

Single family homes comprise two-thirds of Riverside’s housing stock, with single family attached units, such as townhomes and condominiums, comprising only 5%. The low level of single-family attached products is due in part to construction defect litigation rulings which have significantly increased the liability associated with building this type of product. The Mayor's Home Ownership Task Force Report (2002) indicated that condominium construction was an important means to improve homeownership opportunities in Riverside. Recent changes in State law may again make condominiums more desirable to build.

Multi-family units, primarily apartments, comprise 29% of the housing stock, with the majority in apartment complexes with 5+ units. Adequate apartment construction is necessary to free up single-family homes for homeownership as well as provide units suitable for those who prefer rentals. Mobile-homes and other units comprise the remaining 3% of the housing stock. A survey of apartment projects built since 1998, however, found that the vast majority of residential units are one and two bedroom unit projects. This has contributed to an acknowledged shortage of larger rental units for families.

Table 2-13
Housing Characteristics

Housing Type	1990		2003		% Change 1990-2003
	Number of Units	Percent of Total	Number of Units	Percent of Total	
Single Family					
Detached	50,306	63%	57,323	63 %	14%
Attached	3,382	4%	4,185	5%	24%
Multifamily					
2-4 units	5,267	7%	5,824	6%	11%
5+units	19,204	24%	20,770	23%	8%
Mobile Homes	2,102	3%	2,409	3%	15%
Total	80,261	100%	90,511	100.0%	13%

Source: CA Department of Finance, 1990, 2003

Although not counted as housing units per se, the City also has a significant number of group quarters. This includes large residential care facilities serving more than six residents, college residence halls and dormitories, military quarters, rehabilitation centers, and other living quarters not necessarily counted as a housing unit. Many of these facilities were discussed in the prior chapter under special needs. These types of living quarters provide housing for many people with special needs.

3. Housing Tenure

Housing tenure refers to whether a housing unit is owned, rented or is vacant. Tenure is an important indicator of well-being in a given community, because it reflects the cost of housing and the ability of residents to own or rent housing. The Mayor's Home Ownership Task Force Report (2002) indicated that the most important measure of neighborhood health was the percentage of homeownership and that it should be a top priority for the City. Homeownership was deemed essential to the stability and quality of life in Riverside.

The State of the City Address (2003) suggested that the City's goal for homeownership should be 60%; in 2000 the homeownership rate was 57% (**Table 2-14**). The homeownership rate of surrounding communities was significantly higher at 67% in Corona, 71% in Moreno Valley, and 69% in the County as a whole. The City's homeownership rate was the fourth lowest in the County, higher than Indio, Desert Hot Springs and Beaumont. The American Community Survey (ACS) estimated the City had a homeownership rate increased to 65% by 2003, significantly higher than the Census 2000 figures.

Table 2-14
Tenure and Vacancy Characteristics

Tenure	1990	2000	Change
Owner Occupied Units	42,466	46,455	10%
Renter Occupied Units	32,997	35,550	8%
Rental Vacancy	6.5%	4.8%	-1.7%
Owner Vacancy	2.8%	1.9%	-0.9%
Total Vacancy	4.5%	4.6%	0.1%

Source: U.S. Census, 1990 and 2000.

Riverside's lower homeownership rate is due in part to the location of major universities and the City's proximity to employment centers, resulting in a continued high demand for multi-family housing. Until recently, however, the low rate of construction of multi-family housing and the escalation of home prices have made it more affordable to rent single-family homes. As a result, 25% of one-unit detached homes in Riverside were rented in 2000, a figure similar to Moreno Valley, but more than twice the 10% of detached homes countywide. Providing additional multi-family housing may help alleviate this pattern.

In the mid to late 1990's, high vacancy rates led to housing price depreciation and flat rents. With the recovery of the housing market, Riverside's vacancy rate was 4.8% for renters and 1.9% for homeowners in 2000. The ACS indicates even lower rates of 0.9% overall, with a range of 0 to 2%. The Southern California Association of Governments uses an "optimal vacancy rate" of 1.5% to 2.0% for single-family residences and 5% to 6% for multifamily units in its regional housing needs planning programs. Vacancy levels that are below optimal indicate a housing shortage and escalating prices. If interest rates continue at their historically low rates and new residents continue moving into Riverside, falling vacancy rates may force housing prices up even further.

4. Housing Age and Condition

Housing age is an important indicator of housing condition within a community. Like any other tangible asset, housing is subject to gradual deterioration over time. If not maintained, housing can deteriorate and depress neighboring property values, discourage reinvestment and eventually impact the quality of life in a neighborhood. Thus maintaining the quality of housing is an important goal for Riverside.

Table 2-15 summarizes the number of homes built in Riverside during different decades. As of the 2000 Census, almost half the City's housing was at least 30 years old. A general rule of thumb in the housing industry is structures older than 30 years typically begin to show signs of deterioration and require major reinvestments to maintain quality. Improvements needed include siding, painting, and roofing among others. After 50 years, homes typically need new plumbing, electrical systems, mechanical systems, lead-removal, and other major repairs.

Table 2-15
Year Structure Built

Year Built	Number of Units	Percent of Total
1990-2000	10,886	13%
1980-1989	15,522	18%
1970-1979	18,714	22%
1960-1969	13,145	15%
1950-1959	16,680	19%
Before 1950	11,097	13%
Total	86,044	100%

Source: U.S. Census, 2000.

The 2002 American Housing Survey provides data on housing conditions in Riverside. Buildings typically have a certain amount of deficiencies that are addressed in the course of normal maintenance and repair. Although most residents rated the condition of their homes favorably, 14% of Riverside's households reported living in a structure with missing roof tiles, broken windows, crumbling foundation, or other problems. Approximately 1,100 households reported severe to moderate physical problems. Vacant units were not included; thus, the total of deficient structures is probably higher.

As described in Chapter 4 of the Housing Element, the City is committed to ensuring compliance with building, and property maintenance codes. Achieving higher-quality aesthetic conditions in neighborhoods through code compliance requires a multi-faceted approach that recognizes the need for staffing, financial resources, sensitivity to neighborhood context and flexibility. The Riverside Code Compliance and Neighborhood Livability programs are designed to ensure quality neighborhoods and housing.

The City has also begun rehabilitation programs to address the most problematic buildings. Described in Chapter 4 of the Housing Element, the City has contracted with nonprofit agencies to rehabilitate multi-family residential projects. The City is also working with the new owners of the publicly subsidized projects to rehabilitate projects as well as extend long term affordability controls for very low and low income households.

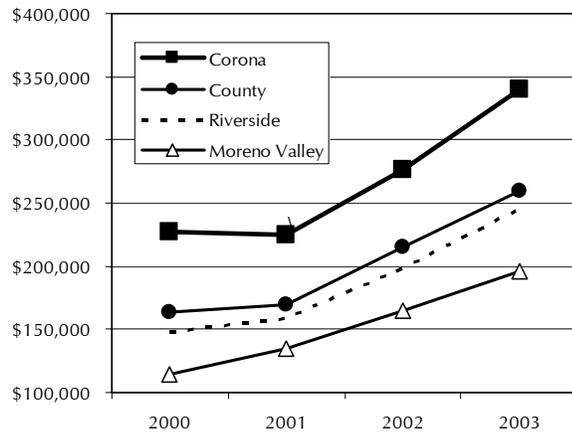
5. Housing Prices

Southern California’s real estate market underwent tremendous change during the 1990’s. Following the building boom of the late 1980’s, the real estate market crashed during the middle 1990’s, as military base closures, restructuring of the economy and changes in federal tax policies depressed the housing market. Between 1990 and 1996, the median sales price of homes fell 25% or more in Riverside. By the late 1990’s, this trend had reversed due to low interest rates, economic growth, migration and real estate speculation.

Home Sales Prices

Although the economic recovery was welcomed by residents, these trends have not fared well for first-time homebuyers. According to California Association of Realtors, only 33% of households in the Riverside-San Bernardino area could afford a median-priced home, down from 46% one year ago. In 2003, home values in the region jumped 26%, the highest price jump nationwide (National Association of Realtors). Housing prices increased 66% since 2000, mirroring increases in nearby cities. Third quarter median sales prices were \$196,000 in Moreno Valley, \$245,000 in Riverside, \$340,000 in Corona.

Figure 2-3
Housing Sales Price Trends, 2000-2003



Source: California Association of Realtors

A survey of homes sold in 2003 was conducted to determine the median prices of homes. Homes built prior to 1998 sold for a median price of \$222,000 while homes built during the past five years (1998 to 2003) sold for a median of \$334,000 (Table 2-16). This suggests that the City’s stock of older homes appeal to first-time buyers because of the lower prices. Newer homes, with higher prices and amenities appeal to new residents with higher incomes who are fleeing from higher priced markets in California.

Table 2-16
Median Prices of Homes Sold in Riverside, 2003

Bedrooms	Homes Built before 1998		Homes Built after 1998	
	Units	Median Price	Units	Median Price
1	40	\$ 150,000	n/a	n/a
2	628	\$ 175,000	n/a	n/a
3	2,056	\$ 215,000	217	\$ 263,000
4	1,255	\$ 262,500	493	\$ 339,500
5	138	\$ 290,250	162	\$ 395,250
Median		\$222,000		\$334,000

Source: Dataquick 2003, Cotton/Bridges/Associates

Condominiums also varied significantly in price. Condominium prices ranged from \$65,000 for a one-bedroom, older, unit to \$240,000 for a three-bedroom unit built after 1998 (**Table 2-17**). Moreover, in contrast to single-family home sales, a considerably fewer number of condominiums sold and the majority of condominium sales were either two or three bedroom units. Like homes, newer two and three bedroom condominiums can sell for approximately \$60,000 to \$135,000 more than an older condominium.

Table 2-17
Median Prices of Condominiums Sold in Riverside, 2003

Bedrooms	Homes Built before 1998		Homes Built after 1998	
	Units	Median Price	Units	Median Price
1	116	\$ 65,000	-0-	-0-
2	999	\$ 89,000	9	\$ 150,000
3	1119	\$ 105,000	44	\$ 240,000
4	130	\$ 116,500	-0-	-0-
Median		\$95,000		\$200,000

Source: Dataquick 2003, Cotton/Bridges/Associates

Rental Prices

Rental prices varied between older and lower cost apartments and the higher-end luxury apartments built in the last five years. Newer, high end units can cost between \$200 and \$500 more than older, lower end units due to the quality of amenities offered and location of the unit. Median rents for apartment units built before 1998 are as follows: \$750 for a one-bedroom unit, \$870 for a two-bedroom unit, and \$1,238 for a three-bedroom unit. Median rents for apartment units built after 1998 rent at \$948 for a one-bedroom unit, \$1,233 for a two-bedroom unit, and \$1,563 for a three-bedroom unit. Once again, these high-end apartments target newer residents with higher incomes who are looking for apartments with enhanced amenities. In the mid to late 1990's when vacancy rates were high, rentals were more affordable to low income households. With increased demand since the late 1990's, new apartments now rent at levels affordable to moderate-income households. **Table 2-18** shows the difference in rental rates for older and newer apartments.

Table 2-18
Median Rents of Apartments in Riverside, 2004

Bedrooms	Projects Built before 1998		Projects Built after 1998	
	Rental Rates	Median	Rental Rates	Median
1	\$700 - 885	\$750	\$880 - 1,095	\$948
2	\$806 - 1,040	\$870	\$1,135 - 1,295	\$1,233
3	\$1,100-1,445	\$1,238	\$1,230 - 1,895	\$1,563
Median		\$865		\$1,145

Source: Rentnet.com, Cotton/Bridges/Associates

6. Housing Affordability

Housing affordability is dependent upon income and housing costs. Assuming that the potential homebuyer within each income group has sufficient credit, downpayment (10%), and maintains affordable housing expenses (i.e., spends no greater than 30% of their income on the mortgage, taxes and insurance), the maximum affordable home prices are presented in **Table 2-19**. Maximum affordable home prices can be determined for a household at the top of that income category, thus persons at the low end of an income group may not be able to afford the same home.

Table 2-19
Housing Affordability in Riverside, 2003

Income Group	Income Levels		Housing Costs		Maximum Affordable Price	
	Annual Income	Affordable Payment	Utilities	Taxes & Ins.	Home	Rental
Very Low (less than 50% of MFI)						
One Person	\$17,850	\$446	\$50	\$200	\$32,775	\$396
Small Family	\$22,950	\$574	\$100	\$250	\$37,368	\$474
Large Family	\$27,550	\$689	\$150	\$300	\$39,873	\$539
Low (51-80% of MFI)						
One Person	\$28,550	\$714	\$50	\$200	\$77,450	\$664
Small Family	\$36,700	\$918	\$100	\$250	\$94,777	\$818
Large Family	\$44,050	\$1,101	\$150	\$300	\$108,764	\$951
Moderate (80%-120% of MFI)						
One Person	\$42,850	\$1,071	\$50	\$200	\$137,156	\$1,021
Small Family	\$55,100	\$1,378	\$100	\$250	\$171,601	\$1,278
Large Family	\$66,100	\$1,653	\$150	\$300	\$200,828	\$1,503

Source: California Department of Housing and Community Development; CBA, 2004

MFI: refers to the median family income based on surveys conducted by the Department of Housing and Urban Development for Riverside County.

Notations:

1. Small Family = 3 persons; Large Families = 5 or more persons
2. Utility costs for renters assumed at \$50/\$100/\$150 per month
3. Monthly affordable rent based on payments of no more than 30% of household income
4. Property taxes and insurance based on averages for the region
5. Calculation of affordable home sales prices based on a down payment of 10%, annual interest rate of 7%, 30-year mortgage, and monthly payment of 30% of gross household income

Lower Income Households. Very low-income households in Riverside earn 50% or less of the County median family income (MFI) and low income households earn up to 80% of MFI. Based upon financing criteria noted earlier and a median home sales price of \$200,000, very low and low income households cannot afford to purchase a home and must look for rentals.

Median apartment rents in Riverside vary depending on the location and age of the rental. After deductions are taken for utilities, a very low income household can afford \$396 to \$539 in monthly rent. In practical terms, this means that a very-low household could not afford an average priced one or two bedroom apartment without overpayment or overcrowding. A very low income household would need to find a subsidized apartment or secure Section 8 assistance, which has a very lengthy waiting list in Riverside.

Low income households could afford \$664 to \$951 in rent and thus afford older apartments, except for three-bedroom units which are in short supply and quite expensive. Condominiums present an affordable homeownership opportunity for low income households, however, downpayment assistance would likely be needed to help move low income household renters to homeownership. Based on the sales data presented in **Table 2-16**, low income households may be able to afford older condominiums.

Moderate-Income Households. Moderate -income households earn 80% to 120% of the County's median income – or \$42,850 to \$66,100 depending on the family's size. Moreover, moderate income households can afford to pay a maximum of \$1,300 for a two bedroom unit and \$1,500 for a three-bedroom unit. As a result, moderate income households could afford all existing apartments and new apartments being built in Riverside, except for higher end units with three bedrooms. Moderate-income households can afford to purchase smaller older homes or condominiums. Due to the shortage of large-family rental units, many large families are choosing to rent single-family homes.

7. Housing Problems

A continuing priority in Riverside is enhancing quality of life. One important measure of quality of life is the extent of "housing problems" in the community. According to the Department of Housing and Urban Development (HUD), housing problems refer to the prevalence and severity of overcrowding and overpayment. This section describes the prevalence of both housing problems in Riverside.

Overcrowding. In response to a mismatch between household income and housing costs, residents may accept smaller-sized housing. The federal government defines overcrowding as a situation where a household has more members than habitable rooms in a home. This is often reflective of the following: 1) a family lives in too small a unit because of the inability to afford a larger home; 2) a family chooses to house extended family; 3) a family rents living space to non-family members; or 4) students double up to afford housing.

Table 2-20 displays the prevalence of overcrowding in Riverside. During the 1990's, overcrowding increased in Riverside, from 13.4% to 14.9% of all households. Renters have nearly twice the prevalence of overcrowding as homeowners. In general, however, the Census probably underestimated overcrowding among students because they are highly mobile and often do not correctly fill out the Census forms.

Table 2-20
Housing Overcrowding

Households by Tenure	1990		2000	
	Number of Households	Percent of Total	Number of Households	Percent of Total
Renters	32,997		35,565	
- Overcrowded	5,213	15.8%	7,465	21.0%
Owners	42,466		46,514	
- Overcrowded	2,951	6.9%	4,747	10.2%
All households	60,964		82,079	
- Overcrowded	8,164	13.4%	12,212	14.9%

Source: U.S. Census, 1990 and 2000.

Housing Overpayment. Housing overpayment refers to a situation where households are paying 30% or more of gross income for housing-related costs. Rental housing costs include utilities and homeowner costs include property insurance and real estate taxes. Like most urban communities in California, it is not uncommon to overpay for housing. However, since housing overpayment is greatest among the most vulnerable residents, maintaining a reasonable level of housing cost burden is an important City goal.

In both 1990 and 2000, 37% of all households overpaid for housing. By tenure, 48 to 49% of renters overpaid for housing and 27 to 28% of homeowners overpaid for housing in 1990 and 2000 respectively. The most important trend was overpayment among homeowners. During the 1990's, homeowner overpayment increased as follows: from 53 to 70% among very low income households, from 45 to 60% among low income households; and from 39 to 46% among moderate income households.

According to **Table 2-21**, housing problems are more prevalent among renter households. In order to increase the proportion of homeowners in Riverside, Mayor Loveride in the State of City Address (2002) stressed the importance of homeownership by proposing infill development, higher densities, lower development fees, easier resident access to first time home buyer programs, and the development of large family units for low-income households.

Table 2-21
Housing Overpayment, 2000

Households by Tenure	Renters			Owners		
	Households	Number Overpay	Percent Overpay	Households	Number Overpay	Percent Overpay.
Very Low	12,609	11,437	91%	4,988	2,809	70%
Low	7,435	3,670	49%	4,977	2,965	60%
Moderate	7,003	1,198	17%	7,543	3,475	46%
Above-Moderate	6,766	84	1%	25,779	2,774	11%
Total	33,813	16,389	48%	42,287	12,024	28%

Source: U.S. Census, 2000.

D. Housing Preservation

Existing housing that receives governmental assistance is one of the largest supplies of affordable housing in Riverside and other communities. Because of the large supply of affordable housing, housing elements must include an analysis of existing multi-family rental units at risk of conversion to market-rate housing through the next ten years due to termination of subsidy contract, mortgage prepayment or expiring use restrictions. These include projects assisted under federal, state or local programs, including HUD, state/local bond programs, density bonus, and local redevelopment or direct assistance programs. This section identifies publicly assisted rental housing in Riverside, evaluates the potential to convert to market rates and analyzes the cost to preserve those units. The period of analysis in this housing element is from 2000 to 2010.

1. Assisted Housing Inventory

Table 2-22 provides an inventory of publicly assisted multi-family rental housing in Riverside that includes more than 1,000 multi-family rental units.

Table 2-22
Inventory of Assisted Housing Developments

Project Name	Tenant Type	Project Ownership	Afford. Units	Funding Source(s)	Earliest Expiration of Affordability	Status
Olive Grove I	Senior	Olive Grove Partners	21	Section 231; Section 8	1999	At Risk
Olive Grove II	Senior	Triester Realty Corporation	22	221(d)(4); Section 8	1998	At Risk
Mount Rubidoux	Senior	Riverside First Baptist Homes	12	236(j)(1)/202; Section 8	1999	Not At Risk
Sierra Woods	Family	Sierra Woods Apartments	190	Section 236(j)(1)	Eligible to Prepay	At Risk
Rose Garden Village II	Senior	Rose Garden Village II	94	Section 202; Section 8	2000	Not At Risk
Sierra Pines Apartments	Family	Lincoln Channing	24	MRB	2005	At Risk
Cambridge Gardens	Senior	SoCalVolunteer of America	74	Section 202; Section 8	2013	Not At Risk
Riverside Silvercrest	Senior	Salvation Army	74	Section 202; RDA; Sec 8	2014	Not At Risk
Ambergate Apartments	Family	Center Development	43	MRB	2015	Not At Risk
Tyler Springs	Senior	Spruce Grove Inc.	55	MRB	2016	Not At Risk
Riverside Park Apartments	Family	RP Apartment Ltd.	79	RDA	2024	Not At Risk
Heritage Park Apartments	N/A	N/A	54	MRB	2025	Not At Risk

**Table 2-22
Inventory of Assisted Housing Developments**

Project Name	Tenant Type	Project Ownership	Afford. Units	Funding Source(s)	Earliest Expiration of Affordability	Status
Sandra Apartments	N/A	Private	8	RDA	2025	Not At Risk
La Sierra Manor Apts	Family	Multiple Private Ownership	6	RDA	2025	Not At Risk
Concord Colony	Family	Cannon Management	39	MRB	2026	Not At Risk
Oaktree Apartments	Family	RHDC	25	RDA	2026	Not At Risk
La Sierra Manor	Family	RHDC	30	RDA & HOME	2027	Not At Risk
Breezewood Apartments	Family	KLF	31	RDA	2028	Not At Risk
Countrywood Apartments	Family	Concordia Development	14	MRB	2030	Not At Risk
Brandon Place Apartments	Senior		197	LIHTC	2045	Not At Risk
Concord Square	Family	Cannon Management	16	MRB	2030	Not At Risk
Victoria Manor	Senior	J.E. Wall Victoria Manor	112	RDA	2041	Not At Risk
Telacu	Senior	In planning stages	74	Section 202	2052	Not At Risk
Goldware Apartments	Senior		162	HOME; Tax Credits	250	Not At Risk
Canyon Shadows	Singles	N/A	120	RDA; LIHTC-Rehab	2050	Not At Risk
Family Service Housing	Senior	N/A	54	Section 202; Sec 8; LIHTC	2050	Not At Risk
Phoenix Gardens	Family	N/A	90	LIHTC - Rehab	2050	Not At Risk
Victoria Heights	Family	RLA Ltd.	150	Sec. 27; Sec. ; LIHTC-Rhab	2050	Not At Risk
Plymouth Tower	Senior	Retirement Housing Found.	128	Section 231		Not At Risk
El Dorado Apartments	Family	Riverside County	68	Public Housing	Perpetuity	Not At Risk

Sources: California Housing Partnership Corporation
 Department of Housing and Urban Development
 California Tax Credit Allocation Committee

Notations:
 MRB: Mortgage Revenue Bond HOME: Home Investment Partnership Program
 RDA; Redevelopment Agency LIHTC; Low Income Housing Tax Credits

2. Loss of Assisted Housing

This section evaluates low-income multi-family rental projects in Riverside that are at-risk of converting to market rate rents between January 1, 2000 and June 30, 2010. In making this assessment, not all projects are necessarily at-risk of conversion. Privately owned projects with expiring affordability controls or projects subject to Section 8 contract renewals are at the highest risk of conversion. Nonprofit ownership projects with expiring use controls are at low risk of conversion. The following describes the likelihood of conversion.

Federal Section 8 Contracts.

The Section 8 program provides property owners guaranteed rental payments, equal to the HUD determined fair market rent, in return for maintaining low income units. The owner receives tenant payments restricted to 30% of income and HUD pays the remaining rent. Riverside has four projects receiving project based Section 8 assistance. Mount Rubidoux Manor and Rose Garden were financed through the Section 202 program, are owned by nonprofits, and must remain affordable for the life of the project. HUD gives priority in Section 8 funds to these projects. Therefore, they are considered at lower risk of losing Section 8 funds. The other two complexes with project based Section 8 contracts are Olive Grove I and II. The rent structures for both projects have been converted to market rents in return for favorable tax treatment and/or debt restructuring.

Prepayment of HUD Insured Mortgage Loans.

Affordability controls can expire through prepayment of HUD assisted mortgages, such as projects financed under the Section 236(j)(1) program. Under this program, developers are offered below-market rate loans, with the stipulation that units are set-aside as affordable usually as long as the mortgages are outstanding. After a certain period of time (typically 20 years), however, the property owner may prepay the mortgage, lift rent controls on the affordable units, and rent the units at market rates. Sierra Woods is the only multifamily project in Riverside assisted solely by Section 236(j)(1) in which continued affordability is maintained by Section 8 vouchers. Sierra Woods is a 190-unit complex for families, with all of the units being affordable to low- and moderate-income households. Since it is owned by a for-profit business, the project could convert if Section 8 was not renewed.

Mortgage Revenue Bond Project

Projects financed by mortgage revenue bonds are required to provide 20% of the units to households earning 80% or less of the area median income for at least one-half the term of the bond, typically 20 years. In Riverside, many mortgage revenue bond projects receive assistance from the Redevelopment Agency (RDA). Only Sierra Pines is at-risk of conversion, while affordability controls on the others were extended through refinancing. Sierra Pines is a 120-unit complex with 24 units reserved for occupancy by low-income households. The project was financed with City-issued mortgage revenue bonds requiring occupancy restrictions. Rents in restricted units are discounted to below market levels to attract low-income tenants, although rent levels are not directly tied to tenant income. The earliest possible date of conversion from assisted to non-low-income uses is 2005.

3. Preservation and Replacement Options

Preservation or replacement of at-risk projects in Riverside can be achieved in several ways: 1) transfer of ownership to non-profit organizations; 2) provision of rental assistance to tenants using other funding sources; 3) replacement or development of new assisted multi-family housing units; 4) purchase of affordability covenants; and/or 5) refinance of mortgage revenue bonds on bond-funded units. These options are described below, along with a general cost estimate for each.

Transfer of Ownership

Transferring ownership of the at-risk projects to non-profit organizations has several benefits: (1) it is the least costly, (2) affordability controls can be secured indefinitely; and (3) the project would be available for a range of governmental assistance. The feasibility of this option depends on several factors, including the willingness of the apartment owner to sell the project the existence of non-profit corporations with sufficient administrative capacity to manage the project and availability of funding. In Riverside, four at-risk projects owned by for-profit developers are Olive Grove I and II, Sierra Pines and Sierra Woods. Summarized in **Table 2-23**, the estimated market value for these projects is estimated at \$19 million by comparing market rents versus standard costs for apartment management.

Table 2-23
Market Value of At-Risk Housing Projects

Project Characteristics	At-Risk Affordable Housing				Total
	Olive Grove II	Olive Grove Manor I	Sierra Pines	Sierra Woods	
0-bdrm	0	14	0	0	14
1-bdrm	22	7	12	68	109
2-bdrm	0	0	12	74	86
3-bdrm	0	0	0	48	48
Total	22	21	24	190	257
Operating Cost (Yr)	(\$61,600)	(\$53,200)	(\$74,400)	(\$634,000)	(\$823,400)
Gross Income (Yr)	\$188,100	\$163,590	\$221,616	\$1,992,766	\$2,566,072
Net Annual Income	\$126,500	\$110,390	\$147,216	\$1,358,766	\$1,742,872
Market Value	\$1,391,500	\$1,214,290	\$1,619,376	\$14,946,422	\$19,171,588

Notations:

Market value for each project is estimated with the following assumptions:

1. Median rents for studios \$650, 1-bd \$750, 2-bd \$870, and 3-bd is \$1,238. Source: Springstreet.com
2. Average bedroom size for a studio assumed at 600 square feet, 1-bedroom at 700 square feet, 2-bedroom unit at 850 square feet, and 3 bedroom unit at 1,000 square feet.
3. Vacancy rate = 5% and annual operating expenses per square foot = \$4.00
4. Market value = Annual net project income * multiplication factor
5. Multiplication factor for a building in moderate condition = 11

Rental Assistance

Continued availability of Section 8 housing vouchers is deemed uncertain. With the exception of Sierra Pines and Sierra Woods, all at-risk projects have Section 8 contracts. Rent subsidies structured to mirror Section 8 vouchers can be used to maintain affordability at these projects using State, local or other funding sources. Under Section 8, HUD pays owners the difference between what tenants can afford (defined as 30% of household income) and the fair market or payment standard established by HUD. This option is feasible only if the property owners are willing to accept rental vouchers. As summarized below in **Table 2-24**, given the bedroom mix of all 149 at-risk units with Section 8 assistance, the total cost of subsidizing the rents for these units is estimated at \$13,500 per month or \$162,000 annually, translating to \$4.9 million in subsidies over a 20-year period.

Table 2-24
Cost of Providing Rent Subsidies for At-Risk Projects

Unit Size	Total Units	Fair Market Rents	HHld Size	Median Household Income ⁽¹⁾	Affordable Cost (30% of MFI)	Utility Bill	Per Unit Subsidy
0-br	14	\$439	1	\$16,500	\$413	\$50	\$77
1-br	134	\$489	2	\$18,900	\$473	\$75	\$92
2-br	1	\$597	3	\$21,250	\$531	\$100	\$166
3-br	0	\$829	4	\$23,600	\$590	\$125	\$364
4-br	0	\$980	5	\$25,500	\$638	\$150	\$493

1. Household Median Income limits for the Riverside County area set by HUD

Construction of Replacement Units

The construction of new low-income housing units is a means to replace at-risk units should they be converted to market rates. The cost of developing housing depends upon density, size of the units, location, land costs and type of construction. According to local nonprofits, the average unit development cost ranges from \$120,000 (senior projects) to \$150,000 (family projects) which includes land costs of \$6 to \$7 per square foot. Using the average per unit cost of \$150,000, it would cost \$38.5 million to replace the units.

Purchase or Extension of Affordability Covenants

Another option to preserve the affordability of at-risk projects is to provide the property owners a financial incentive to maintain the projects as low-income housing. Incentives could include restructuring the existing loan, supplementing the Section 8 subsidy received to market levels or providing a low interest loan or grant to finance project rehabilitation. By providing financial incentives, the City can ensure that assisted units remain affordable. The feasibility of this option depends on many factors, including: 1) whether the owner could receive a greater return on investment; 2) whether the property owner desires to maintain the units as affordable; and 3) whether the property is too highly leveraged. One of the most common ways to purchase affordability covenants or extend existing covenants is to provide funding for rehabilitation. Since the mid 1990's, four affordable

housing projects (e.g., Canyon Shadows, Family Service Housing, and Phoenix Gardens, and Victoria Heights) totaling more than 400 units have secured Low Income Housing Tax Credits to rehabilitate their properties and extend the affordability covenants on the property until at least 2040. In fact, the City has committed to working with the new owner of the Breezewood Apartments to provide a low interest loan, in tandem with Low Income Housing Tax Credits, to preserve the Breezewood Apartments for an additional 55 years.

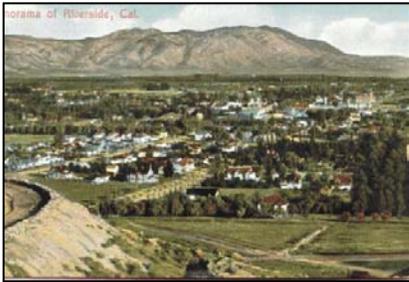
Refinancing of Mortgage Revenue Bonds

The City could refinance the mortgage revenue bond for the affordable units at Sierra Pines. If refinanced, the 1986 Tax Reform Act requires the preservation of the project's 20% low-income units for the greater of 15 years or as long as the bonds are outstanding. Bond refinancing costs would include the difference in interest rates on the remaining debt between the previous and re-negotiated bonds, an issuance cost of approximately 3% of the bond to be paid by the City upfront and administrative costs. Thus, the project owners may not have a financial incentive to refinance unless bond interest rates are well below rates on the initial bonds, and are combined with other incentives. More often, property owners prefer to either sell the property or seek refinancing from private lenders and would therefore be eligible to opt out of affordability controls.

Costs Comparisons

While the annual costs of providing rent subsidies required to preserve the 149 units are relatively low, long-term affordability of the units cannot be ensured. Other financial incentives may also be necessary to make the negotiation packages more attractive to property owners for them to accept rent subsidies. The total costs of new construction to replace at-risk units is much higher than the costs associated with the different preservation options presented above, and is compounded by the limited supply of vacant land for multi-family residential uses. Refinancing the existing bond is probably the least costly preservation cost for Sierra Pines, a bond-financed project. However, the project owner may choose to opt out of mortgage revenue bond assistance by securing refinancing from private lenders.

3. HOUSING OPPORTUNITIES



Chapter 2 documented Riverside’s housing needs. Confronted with population growth, changing demographics and economics, an aging housing stock and escalating housing prices – Riverside faces the challenge of ensuring a mix of housing types and prices to meet these diverse needs. At the same time, Riverside is impacted by the larger southern California economy, including the job growth and lack of affordable housing in coastal cities which is responsible for much of the housing demand in Riverside today.

State law requires cities in southern California to facilitate new housing construction according to goals set by the Southern California Association of Governments. At that same time, State law requires the Housing Element to analyze potential and actual governmental and non-governmental constraints to the production, maintenance and improvement of housing for all persons of all income levels and disabilities, and remove or mitigate actual constraints. This chapter addresses local constraints to housing production, maintenance, and improvement and identifies how the City will address its housing production goals.

A. Market Constraints

Land costs, construction costs and market financing contribute to the cost of housing investment and potentially can hinder the production of affordable housing. Although many of these potential constraints are driven by market conditions, jurisdictions have some leverage in instituting policies and programs that address these constraints. This section analyzes constraints in Riverside and activities undertaken to mitigate constraints.



1. Development Costs

Housing construction costs depend on the type of housing built and quality of amenities. The International Conference of Building Officials (ICBO) issues cost estimates for good quality construction, providing materials and fixtures well above the minimum required by state and local building codes. Good quality housing is estimated to cost \$95 per square foot for apartments and \$105 for single-family residences. Manufactured housing is typically much less expensive and ranges from \$65 to \$75 per square foot, including the foundation.

Another key component is the price of raw land and any necessary site improvements. Limited vacant land along with high demand has pushed land costs higher in recent years. Based on lots purchased by the City’s Redevelopment Agency, residentially zoned lots range in price from \$3 to \$6 per square foot. However, land prices are highly variable and depend on the density of development allowed, whether the site has environmental

constraints, and whether an existing use must be removed. In the Downtown Specific Plan, where mixed use plans are being considered, land sells for \$13 to \$22 per square foot.

Labor rates comprise a significant portion of the cost of developing new housing. In January 2002, Senate Bill 975 significantly expanded the definition of public works projects and the application of the State's prevailing wage requirements to such projects. The bill also expands the definition of what constitutes public funds and captures significantly more projects beyond traditional public works projects that involve public/private partnerships. This bill requires payment of prevailing wages for most private projects built under an agreement with a public agency providing assistance to the project. The breadth of the legislation substantially limits the ability of public agencies and private entities to structure transactions to avoid prevailing wages for private construction work.

Because of the adverse impact of higher labor wages on the cost of constructing affordable housing, Senate Bill 972 was passed to exempt certain projects from prevailing wage requirements. Exempted projects included: 1) a self-help housing project in which no less than 500 hours of the construction work is performed by the homebuyers; 2) the new construction, rehabilitation, or expansion of a temporary or transitional housing facility for the homeless; 3) assistance for the rehabilitation of a single-family home; and 4) an affordable housing project funded by below-market rate loans that allocates at least 40% of its units for at least 20 years to low income households. Still, numerous projects still require payment of prevailing wages that significantly increase the cost of housing construction.

2. Financing Constraints

Apartment construction financing changed dramatically over the 1990's. The Federal Tax Reform Act of 1986 eliminated a range of financial incentives for the construction and rehabilitation of apartments. This legislation became effective just as the real estate market and economy dove into a recession and many apartment projects experienced high vacancies. The only beneficial measure passed as part of the Tax Reform Act was the Low Income Housing Tax Credit program, which is responsible for a large share of affordable housing built today.

As a result of the real estate speculation of the late to early 1990's, construction financing plays an important role in determining the feasibility of new housing. In today's markets, construction and permanent loans typically do not exceed a 75% loan to value ratio, thus developers must usually advance at least 25% of the project value. However, no firm threshold exists on what is an acceptable return on investment nor a maximum equity contribution before an otherwise feasible project becomes infeasible.

Another financing constraint is the availability of financing and insurance for condominiums. In past years, California law held condominium developers liable for up to four years in the case of a patent defect or ten years in the case of a latent defect. This resulted in increased interest rates and higher insurance costs for the developer which ultimately served to deter condominium construction until recently. In 2002, SB 800 limited prolonged and costly litigation over allegations of construction defect by clarifying a homeowner's rights and a developer's responsibilities in case of a lawsuit over construction defects.

3. Fees and Exactions

Riverside charges planning fees to process and review plans for residential projects and also charges impact fees to ensure that infrastructure and facilities are in place to serve the projects. The City has designed its fees to recoup City costs while not unduly constraining the financial feasibility and development of market rate and affordable housing. In compliance with State law, the City has conducted the required nexus and cost of service fee studies to ensure that the fees are reasonably related to service costs.

A survey of recent single- and multi-family residential projects indicated the typical fees charged for residential development. Two prototypical projects were provided to determine the average amount of fees charged for development. These were: 1) a 13-unit subdivision of single-family residences averaging approximately 2,000 square feet in size; and 2) a 120-unit apartment complex with an average apartment size of 1,000 square feet. **Table 3-1** summarizes the total fees charged for typical housing projects.

As shown below, development fees totaled \$16,837 for a single-family residence and \$14,180 for a multi-family residence. Fees unique to Riverside include a multiple species/K-Rat fee for habitat protection and a countywide transportation impact fee. Fees comprise 5% of the median sales price of a new single-family residence (\$334,000), and comprise significantly less of the sales price of a multi-family apartment project.

Table 3-1
Typical Housing Development Fees

Fee Category	Development Fees Per Unit	
	Single Family Home	Apartment
Planning	\$623	\$179
Building	\$2,624	\$638
Park and Recreation	\$3,717	\$1,780
Utilities (Electric/Water)	\$948	\$2,459
Transportation Impact	\$2,176	\$4,978
Multiple Species/K-Rat	\$1,828	\$1,686
School Fees	\$4,920	\$2,460
Total	\$16,837	\$14,180

Source: City of Riverside 2004.

Taken together, development fees are relatively modest and comprise only a fraction of the value of residential projects. However, to ensure that fees do not constrain the production of affordable housing, the City grants fee reductions for infill housing.

B. Governmental Constraints

Local policies and regulations impact the price and availability of housing and in particular the provision of affordable housing. Land use controls, site improvements, fees and taxes, permit processing, and other local regulations impact the maintenance, development and improvement of housing. This section discusses these potential governmental constraints.

1. Land Use Controls

Riverside’s General Plan sets forth policies guiding the type and location of residential development. These policies, together with zoning regulations, establish the amount of land allocated for different uses, including residential uses. As shown and described in **Table 3-2**, residential uses can be constructed in five land use designations.

Table 3-2
Primary Land Use Designations Allowing Housing

Land Use Designation	Implementing Zone	Intent of Land Use Designation
Hillside Residential	Residential Conservation (RC)	This zone allows for sensitive development of residential homes where slopes exceed 15%, while preserving and protecting the City’s ridges, hillsides, canyons, and other topographical features.
Agricultural	Residential Agricultural (RA-5)	This zone provides areas whereby general agricultural uses can occur in conjunction with a single-family residence.
Semi-rural Residential	Rural Residential (RR)	This zone provides areas for single-family residential development on large lots where flexible provisions apply pertaining to the keeping of farm animals
Very Low Density Residential	Residential Estate (RE)	This zone allows for large lot single-family residences.
Low Density Residential	Single-Family Residential (R-1)	Five single-family zones provide areas for detached single-family residences in traditional subdivisions and for smaller-lot single-family subdivisions using common open space and amenities.
Medium Density and High Density Residential	Medium and High Density Residential (R-3)	Four zones allow the development of housing containing multiple dwelling units within a single structure, including apartments, town homes, condominiums, and single-room occupancy units.
Very High Density Residential	High Density Residential (R-4)	This zone allows higher density multiple unit housing in areas readily served by public transit and near commercial zones and other nonresidential areas that meet the everyday needs of residents.
Mixed Use – Neighborhood, Village, and Urban	Mixed Use Neighborhood (MU-N), Village (MU-V), and Urban (MU-U)	Mixed use retail, office, and residential uses. Density dependent on land use designation and implementing zone.

Source: 2004 General Plan Update and Zoning Code

2. Provisions for a Variety of Housing

Housing Element law specifies that jurisdictions must identify adequate sites, with appropriate zoning and development standards, to facilitate and encourage the development of various types of housing for all economic segments of the community. This includes a combination of conventional and special needs housing. The following section describes the types of housing allowed in Riverside.

Conventional Housing

Shown in **Table 3-3**, the City permits a range of conventional housing types in residential zones, including single-family homes, manufactured dwellings, mobile home parks, and multi-family residential uses. Specialized housing includes second units, senior housing, caretaker living quarters, auxiliary dwellings, and live work units. With the 2025 General Plan update, the City allows multi-family residential uses by right and live-work units pursuant to a minor conditional use permit in three mixed residential-commercial districts. The secondary dwelling unit ordinance has also been amended to comply with AB1866.

Concurrent with the update of the 2025 General Plan, the City’s Zoning Code now facilitates and encourages the production of housing in commercial zones. Discussed later, the Land Use Element encourages the recycling of more than 900 acres of older commercial areas and underutilized residential areas for mixed use projects. Later sections of this chapter identify the areas suitable for mixed-use developments.

Table 3-3
Permitted Conventional Housing in Residential Zoning Districts

Residential Use	Residential Zoning Districts						
	RC	RA-5	RR	RE	R-1	R-3	R-4
Single-Family Dwelling	P	P	P	P	P	X	X
Manufactured Dwelling*	P	P	P	P	P	X	X
Mobile Home Park*	X	X	MH Overlay Zone			X	X
Multi-Family Dwelling 2 or more*	X	X	X	X	X	P	P
Planned Residential Development	PRD	PRD	PRD	PRD	PRD	PRD	PRD
Second Dwelling Unit	X	X	X	P	P	X	X
Senior Housing	X	X	C	C	C	C	C
Caretaker Living Quarters	X	MC	X	X	X	X	X
Auxiliary Dwelling Units	MC	MC	MC	MC	MC	X	X
Live Work Unit*	X	X	X	X	X	X	X

Source: Proposed Zoning Code, 2004

Notations:

P=Permitted

C=Conditional Use Permit

X=Prohibited

MC= Minor Conditional Use Permit

PRD: Planned Development

Special Housing Needs

The Zoning Code also allows for a variety of housing opportunities to address the housing needs of persons with special needs. Special housing types include residential care facilities and assisted living facilities for people with a disability, emergency shelters and transitional housing for people who are homeless, dormitories and apartments for students attending colleges, sober living homes for people recovering from substance abuse problems, and others housing types for persons with special housing needs. **Table 3-4** summarizes the types of special housing permitted within the City’s primary residential zones.

**Table 3-4
Permitted Special Needs Housing in Residential Zoning Districts**

Residential Use	Residential Zoning District				
	RC and RA-5	RR and RE	R-1	R-3	R-4
Special Housing Needs					
Small Group Home (6 or fewer)	P	P	P	P	P
Large Group Home (7 or more)	X	C	C	C	C
Assisted Facilities	X	X	C	C	X
Parole Homes (2 to 6 residents)	X	MC	MC	X	X
Parole Homes (more than 6 residents)	X	C	C	X	X
Sober Living Homes	P	P	P	P	P
Student Housing	X	X	X	C	C
Shelters – (2 to 6 residents)	X	MC	MC	X	X
Shelter (more than 6 residents)	X	C	C	X	X

Source: Proposed Zoning Code, 2004

Notations:

P=Permitted

X=Prohibited

C=Conditional Use Permit

MC= Minor Conditional Use Permit

In addition to allowing special housing in residential zones, the City also allows such facilities in several commercial and industrial zones. Small group homes are allowed in mixed use districts. Large group homes and assisted living facilities are conditionally permitted in all commercial and mixed use zones, while sober living facilities are allowed anywhere where residential uses are permitted. Emergency shelters serving 6 or fewer people are allowed in the O, CR, CG, and I zones with a MCUP. Larger shelters serving more than six clients are conditionally permitted in the O, CR, CG, and I zones.

3. Development Standards

Riverside regulates the type, location, density, and scale of residential development primarily through the Zoning Code. Zoning Code regulations are designed to protect and promote the health, safety, and general welfare of residents and implement policies of the General Plan. The Zoning Code also serves to preserve the character and integrity of existing neighborhoods. **Table 3-5** presents a summary of generalized development standards for housing built in residential and commercial zones.

**Table 3-5
Residential Development Standards**

Zone	Maximum Density (Units/Acre)	Lot Area - Minimum	Building Height - Maximum	Maximum Stories	Maximum Lot Coverage	Front/Side and Rear Setbacks
RC	0.5	Varies	20 ft.	1	30%	30/25/25 ft.
RA-5	0.2*	5 acres	35 ft.	2	30%	40/20/25 ft.
RR	2.5*	20,000 s.f.	35 ft.	2	30%	30/20/100 ft.
RE	2.5*	43,560 s.f.	35 ft.	2	30%	30/25/30 ft.
R-1-½ acre	2.5*	21,780 s.f.	35 ft.	2	30%	30/20/35 ft.
R-1**	6.5*	7,000 s.f. - 13,000 s.f.	35 ft.	2	30-40%	20-25 ft.; 10-15 ft.; 25-30 ft.
R-3-4000	10	8,000 s.f.	30 ft.	2	30%	25/10/20 ft.
R-3-3000	14	6,500 s.f.	30 ft.	2	30%	25/10/20 ft.
R-3-2000	21	8,000 s.f.	30 ft.	2	45%	15/7.5/15 ft.
R-3-1500	29	8,000 s.f.	30 ft.	2	50%	15/7.5/15 ft.
R-4	40	8,000 s.f.	170 ft.	16	25%-50%	15/7.5/10 ft.
MU-N	10 stand alone 10 mixed use	7,000 s.f.	35 ft.	N/A	1.0 FAR	15/0/15 ft.
MU-V	15 stand alone 30 mixed use	10,000 s.f.	45 ft.	N/A	2.5 FAR	15/0/15 ft.
MU-U	20 stand alone 40 mixed use	20,000 s.f.	60 ft.	N/A	4.0 FAR	0/0/15 ft.

Source: 2004 Zoning Code

* May be up to 8 units per acre with a Planned Development Permit

** Includes R-1-7,500, R-1-8,500, R-1-10,500 and R-1-13,500

Open Space Requirements

The Zoning Code also requires a minimum floor area per dwelling unit in multi-family residential projects proposed in the R-3 and R-4 zones. Minimum standards are 400 square feet for each efficiency unit, 500 square feet for each unit having one bedroom, 650 square feet for each unit having two bedrooms, 750 square feet for each unit having three bedrooms, and an additional 100 square feet for each bedroom exceeding three bedrooms.

In recognition that multi-family residences create a need for recreational amenities, the Zoning Code requires 150 to 250 square feet per dwelling unit of common usable open space, the provision of additional recreational amenities (e.g., enclosed tot lot, court facilities, pool, open lawn area, etc.) based upon the size of the complex, and private open space of 50 to 100 square feet directly accessible from the living area of the dwelling unit.

Parking Requirements

City parking standards for residential developments are tailored to the vehicle ownership patterns associated with different residential uses. Parking requirements for special needs housing also varies, depending on the expected demand for parking by residents. **Table 3-6** summarizes parking requirements for residential developments. Parking reductions are available for mixed use projects which have shared parking.

**Table 3-6
Parking Standards for Residential Uses**

Residential Use	Parking Standard
Single-family residential	Two fully-enclosed spaces per unit
Multi-family residential	1.5 spaces per 1 bedroom and 2 spaces for two or more units + guest parking of 1 space per 5 units
Group housing (6 or fewer residents)	2 enclosed spaces per unit
Assisted Living (7 or more)	2 spaces plus 0.5 spaces per bed
Emergency Shelter	1 space per 1,000 square feet
Transitional Housing	1.5 spaces/studio or 1 bed unit, 2 spaces for two or more bedrooms, plus 1 guest space per five units
Mobile Home Park	2 spaces per mobile home plus 1 guest space per five units
Senior Housing	1 manager space plus 1 space per unit plus guest parking of 1 space per 5 units

Source: Proposed Zoning Code, 2004

4. Development Permit Procedures

Residential development projects typically undergo one to three levels of approvals – ministerial, discretionary actions (either with or without a public hearing), and legislative actions. This section outlines the development review process for residential projects requiring administrative and discretionary approvals.

Site Plan Review. Site Plan Review is required for all special needs housing, two or more unit project in the R-3 and R-4 multi-family residential zones, mixed use projects, and any project proposing to utilize an incentive program to provide housing for very low- and/or low-income households. Site Plan Review is conducted as part of the review for conditional use permits, minor conditional use permits and planned development permit. However, the Planning Commission may require a Site Plan Review for any project. Site Plan Review requires 2 months from application submittal to Planning Commission hearing.

Site Plan Review is intended to facilitate and encourage production of high quality and attractive housing which is compatible with existing neighborhoods in terms mass, scale, functionality, and other qualities. The Approving Authority may thus impose special conditions or requirements which are more restrictive than development standards in the underlying zone. However, to ensure that Site Plan Review does not constrain the

production of affordable housing, the site development plan for affordable housing projects requesting reduced development standards as an incentive may allow less restrictive development standards than specified in the underlying zone provided the project conforms with the General Plan and adopted policies and goals of the City and it would have no detrimental effect on public health, safety and welfare.

Conditional Use Permit. The City uses two Conditional Use Permit processes to approve residential projects of different sizes and complexity. A Conditional Use Permit approved by the Planning Commission is required for large special needs housing projects serving seven or more persons, including group quarters, transitional housing, emergency shelters, and assisted living. A minor Conditional Use Permit approved by the Zoning Administrator is required of emergency shelters, transitional housing, and parole homes serving two to six residents. The time frame to secure approval from application submittal is 45 days for a Minor Conditional Use Permit and 2 to 3 months for a Conditional Use Permit.

Design Review. The City has adopted Design Guidelines which are intended to maintain neighborhood character, through the appropriate design, appearance, and placement of housing. The City recently developed new design guidelines that address privacy protection, site planning, scale and mass, landscaping, fencing and walls, open space and appearance. The Design Guidelines provide a series of mandatory policies and suggested guidelines, followed by graphic illustrations depicting preferred residential designs. Design Guidelines cover the construction of residential, commercial, mixed-use and industrial buildings. Design review is conducted and approved by the Zoning Administrator or designee.

**Table 3-7
Development Permit Processing for Residential Projects**

Housing Type	Site Plan Review	Conditional Use Permit	Administrative Design Review
Single-Family Residential Uses and Secondary Dwelling Units	None	None	None
Multi-family residential and mixed residential-commercial projects	Yes-Approved by Planning Commission	None	Yes- Approved by Zoning Administrator as part of site plan review.
Special Needs Housing serving more than 6 persons. (e.g., assisted Living, parole homes, group quarters, transition and emergency shelters).	Yes - approved during CUP process	CUP - Planning Commission Approval	Yes- Approved by Zoning Administrator as part of site plan review.
Small Special Needs Housing (e.g., shelters and parole homes serving two to six clients)	Yes - approved during minor CUP process	Minor CUP- Zoning Admin. Approval	Yes- Approved by Zoning Administrator as part of site plan review.

Source: City of Riverside, 2004

5. Building Codes and Site Improvements

New residential development must comply with State building codes and local site improvement standards. Riverside has adopted the 1997 edition of the Uniform Building Code and other model construction codes, with amendments adopted by the California Building Standards Commission (which comprise the 2001 California Building Code). These model codes establish standards of construction to adequately protect the safety of occupants. The City has not adopted additional amendments to the codes beyond seismic standards which materially add to the cost of new development.

Site improvements are also an important component of residential development and include roads, water, sewer and other infrastructure necessary to serve the new development. In Riverside the following off-site street improvements apply. Residential local and collector streets are required to have a 66-foot right-of-way. Sidewalks are required on both sides of the street and must be at least five feet wide. A landscaped parkway is also required, with trees planted spaced every 25 feet in the parkway or sidewalk. Developers are also required to install streetlights and fire hydrants if not already provided.

6. Housing for Disabled Persons

Section 65008 of the Government Code requires localities to analyze potential and actual constraints upon housing for persons with disabilities, demonstrate efforts to remove government constraints and include programs to accommodate housing for disabled persons. As part of the 2000-2005 Housing Element, Riverside's land use and zoning laws, housing policies and administrative practices were evaluated for compliance with State and Federal law. Chapter 4 (Program 25) proposes specific actions to remove impediments.

Land Use and Zoning

Fair housing laws encourage an inclusive living environment, where persons regardless of disability have the opportunity to find housing suited to their needs. Small group homes and small day care facilities are allowed in all residential zones allowing single-family residential uses. Second units are allowed in all single-family residential zones. In addition, the City uses a minor conditional permit process approved by the Zoning Administrator to address smaller emergency shelters and transitional housing serving six or fewer people, reserving the full conditional use permit and Planning Commission approval for larger facilities. Such uses will be permitted via a conditional use permit which facilitate and encourage the siting of such projects, subject to findings similar to those required of other special uses.

Housing Construction and Rehabilitation

The City has adopted the 1997 Edition of the Uniform Building Code, which incorporates the latest requirements in construction techniques to improve accessibility for people with disabilities. The City also requires adherence to federal accessibility requirements. For new construction and substantial rehabilitation, at least 5% of the units must be accessible to persons with mobility impairments and an additional 2% of the units must be accessible to persons with hearing or visual impairments. New multi-family housing must also be built so

that: 1) the public and common use portions of such units are readily accessible and usable by persons with disabilities; 2) doors allowing passage into and within such units can accommodate wheelchairs; and 3) all units contain adaptive design features.

Given the age of Riverside's housing stock, an issue facing people with disabilities is retrofitting existing homes built before modern accessibility standards. To facilitate rehabilitation of these structures, the City allows a property owner to build a ramp to allow entrance into a single-family home upon securing a building permit and payment of fees. To assist in paying for the cost of accessibility devices, City Rehabilitation Loans are available to low income homeowners or rental property owners with low income households.

Development Standards and Permitting Processes

The City examined its residential development standards and permitting process to identify potential constraints upon the construction or improvement of housing for disabled people. Parking standards for group homes are equal to any single-family residence. No additional construction standards or development standards are required. The only limitation is that an assisted living facility, group homes, emergency shelter, transitional project, parole home, or other group quarter cannot be located within 300 feet of a similar facility. The Municipal Code's definition of a family does not conflict with State fair housing laws. Accessory dwelling units, group homes, emergency shelters, transitional housing, and other special needs housing are permitted in a manner consistent with applicable State and Federal laws.

Reasonable Accommodation

In 2003, the City adopted a "Fair Housing Reasonable Accommodation" process. The Zoning Code provides a procedure to evaluate requests for reasonable accommodation related to specific applications of the zoning law in order to assure that no person is discriminated against because of protected status by being denied an equal opportunity to use and enjoy a dwelling and to authorize the application of exceptions to the zoning law if warranted. An application for a reasonable accommodation follows the process for a zoning variance. Upon submittal of a completed application and filing fee, the Planning Department provides the applicant with written notification of the decision within 45 days. Decisions may be appealed to the City Council. In addition to standard variance findings, the Zoning Administrator must make the following additional findings:

1. The persons who will use the subject property are protected under Fair Housing Laws;
2. The requested exception to zoning law is necessary to make specific housing available;
3. Such exception will not impose an undue financial/administrative burden on the City; and
4. The requested exception will be in compliance with all applicable Building and Fire Codes and will not require a fundamental alteration of the zoning laws and procedures.

7. Opportunities for Energy Conservation

The Warren-Alquist Act requires that all new buildings in California must meet the energy efficiency standards contained in Title 24, Part 6 of the California Code of Regulations. All new residential construction must comply with the standards in effect on the date a building permit application is made (not when the building permit is issued). Title 24 affords developer two means to compliance. Under the prescriptive approach, developers are required to ensure that each individual component of the proposed building must meet a prescribed minimum energy requirement. The performance approach allows the building as a whole, rather than individual components, to determine whether energy conservation targets are achievable. Still, both approaches require mandatory measures, including minimum ceiling, wall, and raised floor insulation; minimum HVAC (heating, ventilating and air conditioning) and water heating equipment efficiencies and other requirements.

The City of Riverside also participates in the Community Energy Efficiency Program (CEEP), a voluntary energy conservation program for new residential construction which was designed by local governments, homebuilders, utilities and the California Energy Commission. Each CEEP home is installed with mechanically engineered HVAC systems, tight ducts, high performance windows and improved installation of all energy-efficient features that exceed Title 24 energy efficient requirements. The Public Utilities Department offers financial incentives to help defray the costs of development and certification.

The Public Utilities Department also offers a number of incentive programs to encourage energy conservation. Rebates are offered for water/energy saving clothes washers, refrigerator recycling, purchase of energy efficient air conditioners, and the purchase of additional energy star residential products. The Residential Photovoltaic (PV) System rebate program also provides financial incentives to customers who purchase and install solar powered systems on their homes. The program offers a \$2.00 per watt rebate not to exceed 50% of the project cost. Lastly, rebates are available for making qualified weatherization improvements to floors, windows, attics and other areas of the home. The City's web site provides additional energy conservation programs at <http://www.riversideca.gov/utilities>.

C. Regional Housing Needs

When preparing a State-mandated Housing Element, State law requires each jurisdiction to develop local housing programs to meet its "fair-share" of housing for all income groups. To that end, the Southern California Association of Governments (SCAG) sets a housing production goal for each member agency every five years. This section describes the City's housing production goals for the planning period of 1998 through 2005 and how the City will achieve them through housing production, rehabilitation, and conservation.

1. Regional Housing Needs Goals

SCAG's Regional Housing Needs Assessment (RHNA) indicates the amount of housing that should be accommodated in each jurisdiction. The housing allocation is based upon population, employment and household forecasts in its Regional Transportation Plan (RTP). The formula for calculating housing needs accounts for household formation due to

population growth and change, and also includes an additional allowance for a normal level of vacancies, demolitions, and conversion of units to non-housing uses.

Shown in **Table 3-8**, Riverside has a RHNA goal of 8,789 housing units by affordability level for the planning period, beginning January 1998 and ending July 2005. After petitioning SCAG during the allowable appeal period, Riverside’s RHNA goals were reduced accordingly. However, when SCAG submitted the RHNA to the Department of Housing and Community Development, the City’s appeal became void because SCAG did not redistribute excess units from all its appeals to other jurisdictions. SCAG subsequently filed a lawsuit against HCD, seeking a reduction in the regional housing needs total to accommodate reductions granted during the appeal process. Until such litigation is decided upon, the City must use the HCD-approved housing goals shown below.

Table 3-8
City of Riverside’s Regional Housing
Needs Goals, 1998 - 2005

Household Income Group	Affordability Level Definition	SCAG Approved Appeal	HCD Approved Goal
Very Low	< 50% of County median family income	1,553	1,884
Low	51%-80% of County median family income	1,108	1,344
Moderate	81-120% of County median family income	1,563	1,897
Above Moderate	121% + of County median family income	2,986	3,623
Total		7,212	8,748

Source: SCAG Regional Housing Needs Assessment 2000-2005

2. Housing Production

While the Housing Element covers a five year planning period, the RHNA covers a period of seven and one-half years. Thus, jurisdictions can count the number of housing units built since January 1, 1998 toward satisfying the regional housing needs allocation. The following section highlights the major market-rate and affordable projects built or approved for construction from January 1998 through December 2003.

In the five years spanning 1998 to 2003, a total of 5,535 single-family residences and 3,240 apartments were built in Riverside. Based on the housing price and affordability analysis in Chapter 2, single-family homes are considered affordable only to above-moderate income households and apartments are affordable only to moderate income households. The City has also assisted in the production of affordable units. **Table 3-9** describes the status of affordable projects approved and built in Riverside since January 1, 1998.

Table 3-9
Affordable Housing Production Credits toward
the 1998-2005 Regional Housing Needs Assessment

Project	Units	Density	Funding	Affordability
9 th & 12 th Street Habitat Homes	3	7	RDA/HOME	All very low income
Goldware Apartments	162	26	\$1,000,000 HOME	108 very low, 28 low, and 24 moderate income units
Janet Montgomery Project	107	28	\$2,000,000 RDA/HOME	106 very low income units
Mary Erickson Homes	6	7	\$190,000 RDA	6 moderate income units
Mission Village	46	9	\$150,000 RDA	45 upper income units; 1 moderate income unit
Telacu Senior Project	74	29	\$8.0 million in Sec. 202; \$250,000 RDA funds	74 very low income
Arlanza Project	110	28	\$2.0 million RDA loan; Tax Credits	110 very low income

Source: City building permit records and housing affordability agreements, 2004

3. Housing Preservation and Rehabilitation

Historically, State law has required communities to facilitate and encourage the production of new housing units commensurate with their RHNA. With the passage of AB 438, however, a jurisdiction may substitute up to 25% of its obligation to identify adequate sites by alternatives other than the production of housing units. Three options are available: 1) the purchase of affordability covenants on market rate units; 2) preservation of lower income units at risk of conversion; or 3) substantial rehabilitation of lower income units. Riverside is actively utilizing these provisions to expand affordable housing for residents. **Table 3-10** summarizes the housing units that were rehabilitated and preserved.

Purchase of Affordability Covenants

In 1989, the City Redevelopment Agency (RDA) pledged \$312,000 annually to the County Housing Authority to fund the acquisition and rehabilitation of the 156-unit Breezewood Apartments. In 1996 and 1998, the City provided HOME Investment Partnership funds totaling \$668,000 and RDA funds of \$580,000. In return, the City required the following affordability restrictions – 31 very low income units, 39 units affordable at 60% of MFI, and 84 moderate income units. In Spring 2003, the Housing Authority expressed the desire to sell the Breezewood Apartments. KDF, the new owner, will finance acquisition and rehabilitation via 4% Low Income Housing Tax Credits. The City will replace its annual pledge with a low interest loan (\$192,000 annually from 2003 through 2018 and \$120,000 annually from 2004 through 2019) in return for deed restricting the remaining 84 moderate income units for households earning no more than 60% of CMI and maintaining affordability controls on all restricted units for an additional 55 years.

Substantial Rehabilitation

Riverside committed financial assistance to acquire, rehabilitate and purchase affordability covenants for the Indiana fourplexes. Of the nine fourplexes, 34 of the 36 units were vacant and had health and safety violations. Building repairs made included complete reroofing, electrical system upgrades, complete replumbing, complete demolition of interior, and installation of heating and air conditioning. Repairs corresponded to four health and safety code violations: 1) serious defects in utility systems; 2) serious defects in water heating; 3) unsanitary conditions related to plumbing; and 4) severe structural deterioration. Tenants were provided relocation assistance in compliance with federal law or given first right of refusal. The project received \$1.8 million in HOME, \$250,000 in RDA funds, and a forgivable City loan. The project has affordability controls for 55 years.

In 2003, the City approved the conceptual plan for financing the acquisition and substantial renovation of 16 fourplex buildings, known as Topaz and Turquoise, in Riverside. The project had long been one of the most challenging complexes in the City, generating more than 100 service calls each year and having outstanding code violations on 11 buildings. The total project cost is \$10.3 million and consists of acquisition, relocation, renovations, and site improvements. Upon completion, all 64 units will be affordable to very low income households for a period of at least 55 years. The project will be financed with a \$3.8 million City loan, \$4.8 million in tax credits, \$1.5 million in private funds, and other funds.

Recently completed in 2003, Operation Safehouse rehabilitated a dilapidated project to provide transitional housing for young adults. The project provides 17 units of apartments for young adults earning very low income. The City approved a conditional use permit to allow the rehabilitation and conversion of an older apartment complex for runaway youth. The project received funding in the amounts of \$400,000 in EHAP funds, \$300,000 from the California Endowment fund, \$100,000 from the Weingart Foundation, and various other private funding sources. This project does not count toward the regional housing needs allocation, since the project was not in eminent threat of demolition, although significant code violations existed at the site and the living conditions were considered substandard.

Table 3-10
Affordable Housing Rehabilitation/Preservation Credits toward
the 1998-2005 Regional Housing Needs Assessment

Project	Units	Affordability Levels		
		Very Low	Low	Moderate
Operation Safe House	Does not count toward RHNA			
Breezewood Apartments	156	31	123	0
Indiana Apartments	74	7	26	2
Topaz Turquoise Apartments	64	64	0	0

Source: City housing records and affordability agreements, 2004

4. Available Housing Sites

Riverside's General Plan designates adequate sites to accommodate the remainder of the City's share of the region's housing need. These sites include three major areas: 1) sites designated for very high density residential along major corridors and underutilized commercial centers; 2) sites designated for mixed residential-commercial use; and 3) sites in the Downtown Specific Plan. This section describes these three areas and **Table 3-11** summarizes the development potential of these areas.

Very High Density Residential

The General Plan redesignates properties along several major transportation corridors for very high density residential uses whereby older homes and underutilized commercial uses have deteriorated over time and are suitable for demolition and conversion to higher density residential uses. For example, a survey along Magnolia Avenue identified 100 properties zoned R-1-65 (now R-1-7000) which exceeded the minimum lot size of 7,000 square feet. These parcels have been given a new General Plan Land Use designation of Very High Density Residential (VHDR) which allows a maximum of 40 dwelling units to the acre. Taken together, these parcels could accommodate 1,100 net additional residential units. The Magnolia Avenue Specific Plan will provide additional clarity on design standards.

Mixed Use Designations

The City has identified approximately a dozen activity centers along Magnolia Avenue, Market Street and University Avenue which together comprise Riverside's major development corridor. Many of these activity centers are characterized by high vacancy rates, tenant turnover and marginally productive uses. In addition, the City has other similarly situated commercial areas (e.g., California Square, Arlington Avenue and others). To revitalize these areas, the City has adopted three mixed use designations described below.

Mixed Use - Neighborhood: The MU-N designation provides opportunities for primarily neighborhood-serving commercial uses with limited low-intensity residential uses in a mixed-use environment. This designation is intended to preserve the existing housing stock and residential character of neighborhoods while allowing for the development of new housing opportunities and encouraging pedestrian-oriented retail and service uses. Development and design standards ensure that new development are sensitive in scale and design to the street environment and adjacent single-family neighborhoods. Maximum allowable intensity for the commercial portion is 1.0 FAR; the maximum density is 10 dwelling units per acre.

Mixed Use - Village: The MU-V designation provides for medium to high-density residential development, with retail, office and service uses primarily at the street level to facilitate a pedestrian environment. This designation is intended to encourage new housing opportunities, such as live/work units and residential over retail, which are proximate to commercial services and promote pedestrian activity. Development and design standards focus on providing quality transitions from developed commercial areas to lower density residential neighborhoods. Maximum allowable intensity for the commercial component is 2.5 FAR; the maximum density is 30 dwelling units per acre.

Mixed Use - Urban: The MU-U designation provides opportunities for high-density housing with commercial, office, institutional, and business uses. Such development is intended to facilitate the grouping of innovative housing options with employment uses, entertainment activities, public gathering spaces and other community amenities. Development and design standards ensure that large-scale mixed-use projects are functionally integrated through the location and types of uses/structures, efficient land use, optimal site planning and design elements. Maximum allowable intensity for the commercial component is 4.0 FAR; for any residential component, the maximum density is 40 dwelling units per acre.

Downtown Specific Plan

The Downtown Specific Plan encompasses the historic downtown core of Riverside. Adopted in 2002, the Specific Plan is designed to realize the City’s vision for Downtown as the historic, cultural, governmental, retail and entertainment center for Riverside. The Downtown is intended to have attractive streets, enjoyable public spaces, historic neighborhoods, lively mixed-use commercial areas and a variety of housing and residential environments. A primary housing goal for the Downtown is to provide a variety of housing options, including medium and high density apartments and condominiums, live/work loft space, mixed-use buildings and affordable housing.

The Downtown has nine districts, of which three will contain the majority of new housing. The Raincross District allows for mixed use projects up to 60 units per acre or at a 3.5 floor-area ratio. The Mission Inn Historic District also permits very high densities of 60 units per acre and a floor-area ratio of 3.0. The Market Street Gateway district, which functions as the entrance to the downtown from SR-60, allows 30 units per acre and a 2.0 floor-area ratio. Higher density residential projects and FAR bonuses are permitted in Raincross and Mission via a conditional use permit. Since the Downtown is situated within a Redevelopment Project Area, the City can play a more active role in facilitating new affordable housing. The Specific Plan envisions a total of 3,300 residential units or net increase of 2,000 units. The RDA is already reviewing concepts for more than 1,000 additional residential units.

**Table 3-11
Development Capacity of High Density Residential Sites**

Residential Land Use Designations	Number of Acres	Maximum Density	Potential Development Capacity
Very High Density Residential	137	40	4,124
Mixed Use - Neighborhood	329	10	493
Mixed Use – Village	359	30	3,592
Mixed Use – Urban	234	40	4,908
Downtown Specific Plan	435	Various	3,364
Total	1,494		16,481

Source: General Plan 2025; Downtown Specific Plan

Having documented the total development capacity available in residential and mixed residential and commercial zones, State law requires that the City demonstrate how zoning and development standards facilitate the production of affordable housing. As shown in **Table 3-9**, affordable housing in Riverside for lower income households typically requires a density of 25 to 30 units per acre. Using this threshold, approximately 1,165 acres of land designated for very high density residential or mixed-use has sufficient densities to support affordable housing. This translates into 16,000 dwelling units, which well exceeds the remaining affordable housing requirement for approximately 2,500 units.

5. Summary

Shown in **Table 3-12**, the City of Riverside has adequate sites to accommodate its RHNA.

**Table 3-12
Riverside’s Housing Credits
for Addressing the Regional Housing Needs Allocation**

	Housing Affordability Targets			
	Very Low	Low	Moderate	Above-Moderate
Regional Housing Needs Goals	1,884	1,344	1,897	3,623
Homes Built from 1998-2003				
- Single-Family Residences	3	-0-	7	5,480
- Multi-family Apartments	-0-	-0-	2,110	376
- Below Market Rate Projects	503	177	27	0
- Second Units (Built and Planned)	0	100	0	0
Remainder of Housing Need	2,345		-0-	-0-
- High Density Residential Sites	15,988		0	0
Remaining RHNA Goals	-0-		0	-0-

D. Financing and Administrative Resources

In today’s affordable housing market, private-public partnerships are an important tool for developing and managing affordable housing. Riverside has access to a variety of local, state, federal and private resources. These resources, in tandem with nonprofit organizations, can help the City achieve its housing goals. This section describes the largest funding sources used in Riverside for housing purposes and local nonprofit housing organizations.

1. Financial Resources

The City of Riverside has access to a variety of existing and potential funding sources available for affordable housing activities. They include programs from local, state, federal and private resources. The following section describes the three most significant housing funding sources currently used in Riverside – Redevelopment Set-aside Funds, Community

Development Block Grants (CDBG), Home Investment Partnership Program (HOME), and Housing Opportunities for People with AIDS (HOPWA). **Table 3-13** summarizes these and other sources available to support in implementing Riverside’s housing program activities.

Redevelopment Housing Set-Aside

State law requires Riverside’s Redevelopment Agency (RDA) to set-aside 20% of all tax increment revenue generated from projects in the redevelopment project areas for activities that increase, improve or preserve the supply of affordable housing. Housing developed under this program must remain affordable to the targeted income group for a specified period of time. The Riverside RDA projects an annual contribution of \$3.0 and \$3.6 million in setaside funds totaling \$20 million during the planning period. Of this amount, \$13 million will be used to pay off debt service on bonds, and \$2 million will be used for administration, leaving approximately \$5 million for program implementation.

**Table 3-13
Riverside Housing Set-Aside Funds, 2000-2005**

Anticipated Expenditures	FY2000/ 2001	FY2001/ 2002	FY2002/ 2003	FY2003/ 2004	FY 2004/ 2005
Single-Family Acquisition/Rehab	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
Rental Rehabilitation	\$150,000	\$150,000	\$300,000	\$300,000	\$30,000
Multi-family Acquisition/Rehab	\$275,000			0	
Homeownership Assistance		\$250,000	\$200,000	\$200,000	\$200,000
Land Assembly & Disposition	\$250,000	\$250,000	\$150,000	\$150,000	\$200,000
Administrative	\$300,000	\$300,000	\$500,000	\$500,000	\$30,000
Debt Service*	\$2,189,000	\$2,279,000	\$2,279,000	\$2,279,000	\$2,279,000

* Including pledged payment to the preservation of Breezewood Apartments.
Source: City records, 2004

HOME Investment Partnership Program

Riverside receives an annual entitlement from the federal government under the HOME program. HOME funds can be used for activities that promote affordable rental housing and lower-income homeownership, including but not limited to the following: building acquisition, new construction, reconstruction, moderate or substantial rehabilitation, first-time homebuyer assistance, and tenant-based assistance. Federal regulations require the City to provide a 25% match requirement with non-federal resources. Riverside receives approximately \$1.7 million in HOME funds annually. Funds will generally be expended on Mission Village programs (\$500,000), Community Housing Development Organization projects (\$350,000), Affordable Housing Programs (\$750,000), and City administration.

Housing Opportunities for Persons with AIDS (HOPWA)

The HOPWA program provides housing assistance and supportive services for low income people with HIV/AIDS and their families. Riverside is designated as the responsible jurisdiction for dispersing HOPWA funds throughout Riverside and San Bernardino counties.

The City’s project sponsors are the Riverside County Housing Authority and San Bernardino County Public Health Department. The City receives approximately \$1.7 million annually.

Community Development Block Grant (CDBG) Funds

Through the CDBG program, the Federal Department of Housing and Urban Development provides funds to local governments for a range of community development activities, including: acquisition and/or disposition of real estate or property, public facilities and improvements, relocation, rehabilitation and construction (under certain limitations) of housing, homeownership assistance, and demolition activities. In addition, these funds can be used to acquire or subsidize at-risk units. Riverside receives approximately \$4.0 million annually in funding for housing and community development activities from the CDBG program. On average, the City expends these funds as follows:

**Table 3-14
City of Riverside Community Development Block Grant Funding**

Anticipated Expenditures	Description	Amount
Housing Rehabilitation	Various housing rehabilitation programs, sidewalk and infrastructure improvement	\$850,000
Capital Improvements	Various capital improvement projects, including accessibility improvements	\$1,750,000
Public Service Activities	Parks/Recreation, Fair Housing Program, Social Services, Special Needs	\$600,000
Administration/Planning	20% CAP for administration/planning	\$818,000

2. Administrative Resources

Described below are public and non-profit agencies that have been actively involved in housing activities in the City of Riverside. These agencies play important roles in meeting the housing needs of the City. In particular, they are critical in the improvement of the housing stock and the preservation of at-risk housing units in Riverside.

Government Agencies. The City’s Redevelopment Agency has been active in the rehabilitation and development of low- and moderate-income housing, funding many of the assisted housing projects in the City. The County Housing Authority also owns and manages low-income public housing units within the City of Riverside, and provides monitoring of other bond-funded projects to verify compliance with requirements for low-income units.

Riverside Housing Development Corporation (RHDC). RHDC is a local non-profit organization established to provide and improve affordable housing units. RHDC is a main provider of affordable rental housing in the City, having acquired and rehabilitated various housing developments, including La Sierra Manor, Indian Apartments, Oaktree Apartments, and other projects.

Habitat for Humanity. Habitat for Humanity is a non-profit, Christian organization dedicated to building affordable housing and rehabilitating homes. Habitat homes are sold to very low

income families at no profit with affordable, no-interest loans. Volunteers, churches, businesses, and other groups provide most of the labor and public agencies or private individuals donate the land. Habitat Riverside has built 5 homes during the past several years.

Southern California Housing Development Corporation (SoCal). Founded in 1991, SoCal Housing owns and manages more than 4,500 units in five counties in Southern California with more than 70% of the portfolio available to households earning 60% or below area median income. SoCal Housing created the Hope Through Housing Foundation to provide vital educational, health and social programs to SoCal Housing communities. Programs now include job education and training, adult education and literacy, health services, senior services, after-school youth programs, holiday giving, and a transitional housing program.

Telacu. Telacu is a non-profit community development corporation founded in 1968. Telacu designs and builds affordable housing, both single-family residences and apartments, for many communities in California. During the planning period, Telacu will be developing a 74-unit apartment project for very low income seniors in Riverside.

Mary Erickson Community Housing (MECH). MECH is a non-profit corporation and a designated Community Housing Development Organization (CHDO), serving South Orange County and Riverside County. Formed in 1991, MECH owns and operates five apartment buildings, a 70-household Housing Subsidy Program, and participate in HUD's 203k acquisition, rehabilitation, and resale program. Partnering with John Laing Homes, MECH proposes to build six single-family homes on land purchased by the City RDA.

Other nonprofits active in Riverside include Salvation Army, the Retirement Housing Foundation, Southern California Volunteers of America, and HOME AID.

Lutheran Social Services. Lutheran Social Services has served the City of Riverside since 1978 by providing transitional living, counseling, food assistance and outreach to the homeless community. Lutheran Social Services operates "Genesis House," a transitional living program offering supportive services to families with children, in crises, in transition from being homeless to affordable housing, employment, stable and independent living.

Whiteside Manor. Whiteside Manor is a private, not-for-profit State licensed and certified residential recovery center for individuals affected by substance abuse. With the opening of Sober Living Homes in 1993, Whiteside Manor addresses both the needs of persons recovering from substance abuse as well as mental illness. Whiteside Manor operates programs for men, women and children, and families in group residential settings.

Safehouse. Safehouse is a private, not-for-profit corporation which operates outside of, but in collaboration with the traditional juvenile justice and law enforcement system. The agency's mission is to keep runaway and homeless young people (ages 12 - 17) off the streets; advocate for family-focused and culturally sensitive programs, and prevent or resolve problems before intervention by Child Protective Services or the Juvenile Courts. Safehouse operates a 17-bed emergency shelter, outreach services, formal secondary education, and a transitional housing project recently completed in downtown Riverside.

4. HOUSING PLAN



The Housing Plan provides a statement of the City's goals, quantified objectives and policies relative to housing production, rehabilitation, conservation and assistance. Building upon earlier chapters which identified housing needs, constraints and resources to addressing needs, this Chapter is organized in three sections: 1) an evaluation of past accomplishments of the 1989 Housing Element; 2) quantified objectives for housing production, rehabilitation

and conservation for the 1998-2005 planning period; and 3) specific City programs along with an action plan to achieve the goals, policies and objectives of the Housing Element.

A. Evaluation of Past Accomplishments

The 1992 Housing Element sets forth a series of goals, policies and programs to address the Riverside's housing needs. An important step in developing the City's five-year housing strategy for 2000-2005 is to evaluate the success of the prior Housing Element in meeting the community's housing needs. This section examines, at a policy level, the progress made in implementing Riverside's major housing programs.

1. Housing Conservation and Improvement

The 1989 Housing Element identified the conservation and improvement of housing as an important goal for improving the neighborhoods and quality of life for Riverside residents. The Riverside Housing Development Corporation (RHDC) plays an important role in furthering this goal. Formed in 1991, the RHDC assists in the revitalization of neighborhoods. RHDC helps implement the City's goals through four efforts – acquisition, rehabilitation, repair program and overall neighborhood revitalization efforts.

RHDC has continued successful implementation of a unique acquisition and rehabilitation program for multi-family residential units in distressed neighborhoods. RHDC completed acquisition and rehabilitation of 9 four-plexes at the La Sierra Village, 51 units at the Oaktree Apartments, is completing acquisition and rehabilitation of 11 fourplexes along Indiana Avenue. In 1994, the RHDC assumed additional responsibility for administering the City's single family acquisition and rehabilitation program. RHDC acquires HUD-foreclosed properties, rehabilitates the property, and sells the units to low and moderate income families. To further neighborhood preservation goals, the City places covenants, conditions, and restrictions requiring continued owner occupancy. Beginning in 1996-1997, RHDC has also implemented the City's CDBG Housing Rehabilitation Program Rehabilitation Program. Grants for seniors and disabled persons are also available. RHDC's efforts have resulted in the rehabilitation of more than 300 homes, primarily in CDBG-designated target areas.

During the prior planning period, the City implemented a Riverside Neighborhood Revitalization Program. "RNR" was a focused 1-year effort to enhance the stability of declining neighborhoods. The City helps form a neighborhood group who defines an action

plan to address code enforcement, housing rehabilitation, acquisition/rehabilitation of foreclosed properties, and infrastructure improvements. Implementation of revitalization efforts for the first two neighborhoods began in 1998, with an additional two neighborhoods to be completed on an annual basis. This program was phased out in 2000.

2. Housing Production

The 1989-1994 Regional Housing Needs Assessment (RHNA) adopted by the Southern California Association of Governments (SCAG) established a five-year planning objective for Riverside to accommodate 8,221 additional housing units. Of this total, the RHNA set the following affordability goals: 22 percent very low income units, 15 percent low income units; 22 percent moderate income units, and 41 percent above-moderate income units. Riverside adequately addressed these goals and the State Department of Housing and Community Development found the City’s Housing Element in compliance.

The City made considerable progress in meeting its housing production goals. From 1989 through 1997, the City issued permits for 3,906 single-family homes and 1,828 multi-family residences units. The City’s Redevelopment Agency (RDA) participated in the construction of five affordable projects providing 360 affordable units. Shown in **Table 4-1**, the City of Riverside made considerable progress toward regional housing production goals, although the 1990s recession and lack of State and federal funding precluded achievement of housing production goals for very low income households.

Table 4-1
Comparison of 1989 RHNA with Actual Development

Income Category	1989-94 RHNA	Typical Residential Development	Housing Production (7/89-12/97)
Very Low	1,347	Public or privately assisted multi-family development	25
Low	1,721	Apartments that are typically rented at market rents	1,799
Moderate	1,448	Smaller single Family Homes and condominiums	2,948
Upper	3,705	Larger Single Family Homes and Estate Properties	965

Source: Southern California Association of Governments; 1999
 City Building Permit Records

3. Provision of Affordable Housing

The 1989 Housing Element set forth goals and policies for assisting in the provision of affordable housing and implemented these through a defined set of housing programs. In 1995, the City implemented a Partners in Homeownership Program, a public/private partnership of lenders, real estate professionals, nonprofit providers, the media, local

government representatives and others working together to increase homeownership through workshops, classes, fairs and a one-stop center for homeownership information. The City promoted homeownership through its Mission Village Homeownership Zone.

According to the City’s 2000 Consolidated Plan, the Riverside County Housing Authority maintains 1,386 tenant-based assistance units comprised of Section 8 certificates and vouchers for low income households. Of that total, 268 units are reserved for elderly households; 367 units for families. The waiting list has 3,768 households. The primary accomplishment was the preservation of assisted rental housing. Low income tax credit financing helped rehabilitate four apartment projects – Canyon Shadows, Family Service Housing, Phoenix Gardens, and Victoria Heights – totaling more than 400 units.

4. Mitigation of Governmental Constraints

The City recognizes that government regulations can increase housing development costs, ultimately impacting the affordability of housing for lower income households. The 1989 Housing Element committed to considering changes to housing incentive programs or initiating new programs if housing production by affordability level fell short of the 1989 RHNA goals. Programs proposed included density bonuses, priority permit processing, relaxed development standards, the development of housing on state and local surplus lands, and the rezoning of commercial/industrial lands for residential purposes. All of these programs have been developed since the 1989 Housing Element was adopted.

Table 4-2 summarizes some of the more important accomplishments.

**Table 4-2
Removal of Government Constraints**

Proposed Program	Progress
Density Bonus	Routinely processed through the Planned Development permit process.
Shortened Processing	Implemented. Plan check shortened significantly from 6-8 weeks to only 4 weeks.
Relaxed Development Standards	Variances are often granted for reduced setbacks, lot widths in cul-de-sacs, and other areas.
Service and Impact Fees	Ensures fees only recover the cost of service as well as have nexus to development impact.

B. Goals, Policies, and Objectives

As Riverside embarks upon its new General Plan direction, the City is faced with a variety of challenges to providing adequate housing opportunities for residents. Demographic changes have brought forth an increasing diverse population, including low income families and persons with special needs. Housing demand is increasing due to population growth and from people working in coastal cities who are seeking more affordable housing inland. As a result, single-family homes are now affordable only to above moderate income households; apartments can only be afforded by moderate income households.

Riverside faces other challenges associated with growth and change. As neighborhoods age, increasing efforts are required for housing rehabilitation and infrastructure investment. Managing traffic on congested roads continues to be a concern. Growth pressures bring forth a need to reexamine and redirect growth to focused areas of Riverside as a vehicle for revitalizing deteriorating areas. In summary, the Housing Element's primary challenge is to facilitate and encourage a variety of housing types and prices while also fostering a living environment in which people and families of all walks of life and circumstances can flourish.

The Housing Element provides the following goals and policies to address the major challenges facing Riverside over the remainder of the 2000-2005 planning period. Programs and quantified objectives to support these efforts are addressed in the following section. **Table 4-3** concludes this section with a summary of the quantified objectives for the conservation, improvement, and development of housing in Riverside.

1. Neighborhood Conservation

Quality of life for residents is shaped, in part, by neighborhood and housing condition. As an older, established community, Riverside undertakes efforts to encourage the maintenance, rehabilitation, and improvement of housing and promote sustainable, livable neighborhoods in the face of inevitable growth and change. In neighborhoods, a continued focus is needed on upgrading infrastructure, improving community facilities, providing adequate open space and providing public services. City community development policies seek to balance the need for accommodating new housing, respecting neighborhood character, enhancing infrastructure and public services, and promoting vital neighborhoods.



GOAL: To provide livable neighborhoods evidenced by well maintained housing, ample public services, and open space which provide a high quality living environment and instill community pride.

Policy 1.1 Promote the repair, improvement and rehabilitation of housing to enhance quality of life in neighborhoods,

strengthen neighborhood identity and cohesiveness and instill community pride.

- Policy 1.2** Maintain and improve the quality of rental and ownership housing through adoption and enforcement of housing and property maintenance standards and involvement and participation from community groups.
- Policy 1.3** Encourage the preservation and restoration of the City's residential structures possessing historic or architectural merit, and preserve and protect the community's historic districts and neighborhood conservation areas.
- Policy 1.4** Promote the overall vitality of neighborhoods by providing adequate public services, community facilities, infrastructure, landscaping and open space amenities, adequate parking and traffic management.
- Policy 1.5** Support public safety programs which enhance and protect neighborhoods, ensure quality and sound construction, protect residents from traffic, provide security, and provide a safe living environment for residents.

2. Housing Opportunities

Riverside's preeminence as the center of the Inland Empire is furthered by the availability of diverse housing opportunities. Persons and households of different ages, types, income and lifestyles seek a vibrant living environment characterized by different types of housing. Providing an adequate supply and diversity of housing accommodates changing housing needs of residents, serves to attract businesses and stimulate economic development, as well as promotes a more inclusive community. Riverside's housing production policies are designed to encourage quality ownership and rental housing that serves to meet the needs of residents, contribute to neighborhood identity and achieve broader social goals.

GOAL 2.0: To provide adequate diversity in housing types and affordability levels to accommodate housing needs of Riverside residents, encourage economic development and sustainability and promote an inclusive community.

- Policy 2.1** Provide adequate sites and supporting infrastructure to accommodate housing through land use, zoning, specific plan designations and infill programs to encourage a broad range of housing opportunities.
- Policy 2.2** Encourage the production and concentration of quality mixed use and high density housing in the Downtown Specific Plan, commercial corridors and major activity centers and nodes.

- Policy 2.3** Facilitate and encourage the production of quality ownership and rental housing uses through appropriate development standards, design and compatibility review and regulatory and financial incentives.
- Policy 2.4** Provide appropriate development standards and incentives to facilitate live-work housing, mixed-use projects, accessory dwellings, student housing and other alternative housing types.
- Policy 2.5** Periodically review development regulations, permit processes, fees and exactions and other governmental regulations to ensure that such requirements facilitate housing production and rehabilitation.
- Policy 2.6** Facilitate the development of affordable housing through the provision of regulatory concessions, financial incentives and through collaborating with nonprofit and for-profit developers, special needs groups and other interested parties.
- Policy 2.7** Preserve affordable rental housing at-risk of conversion by working with interested parties, offering financial incentives and providing technical assistance, as feasible and appropriate.

3. Housing Assistance

The changing housing market in recent years has made it increasingly difficult to purchase and rent housing in Riverside. The Mayor's Task Force on Homeownership has concluded that low homeownership rates weaken the community fabric. Due to rising housing prices, moderate-income households (e.g., health care workers, public safety workers, teachers, and others) may no longer be able to afford housing in Riverside. Providing housing assistance, where feasible, helps maintain an economically and socially balanced community.



GOAL 3.0 To increase and improve opportunities for low and moderate income residents to rent or purchase homes.

- Policy 3.1** Provide homeownership assistance for lower and moderate income households; provide financial assistance and education to expand homeownership opportunities.

- Policy 3.2** Provide direct rental assistance to low and very low income households, including emergency rental assistance for those in greatest need.
- Policy 3.3** Explore and pursue City participation in other affordable homeownership assistance programs in the private market.
- Policy 3.4** Seek and support collaborative partnerships of nonprofit organizations and the development community to aid in the provision of affordable ownership and rental housing.
- Policy 3.5** Prohibit discrimination in all aspects affecting the sale, rental, or occupancy of housing based on status or other arbitrary classification.
- Policy 3.6** Continue to enforce fair housing laws prohibiting arbitrary discrimination in the building, financing, selling or renting of housing on the basis of race, religion, family status, national origin, physical handicap, or other such circumstances.

4. Special Housing Needs

Riverside is home to people with special housing needs due to income, family characteristics, disability, or other issues. These groups include, but are not limited to: seniors, families with children, people with disabilities, single parent families, college students and people who are homeless. Riverside is committed to furthering a socially and economically integrated community and therefore is committed to providing a continuum of housing and supportive services to help address the diverse needs of residents.



- GOAL 4.0** **To provide adequate housing and supportive services for Riverside residents with special needs.**
- Policy 4.1** Support the development of accessible and affordable senior rental housing readily accessible to support services; provide assistance for seniors to maintain and improve their homes.
- Policy 4.2** Facilitate and encourage the development of larger rental units appropriate for families with children, including the provision of supportive services such as child care.
- Policy 4.3** Work in cooperation with UC Riverside regents to encourage the provision of housing accommodations for students, faculty and employees that reflect their housing needs.

- Policy 4.4** Continue to fund emergency shelters, transitional housing, permanent supportive housing and appropriate supportive services for people who are homeless, including families and unaccompanied youth.

- Policy 4.5** Increase the supply of permanent, affordable and accessible housing suited to the independent living needs of persons with disabilities; provide assistance to persons with disabilities to maintain and improve their homes.

- Policy 4.6** Continue to fund the provision of supportive services for persons with special needs to further the greatest level of independence and equal housing opportunities.

The City of Riverside has set forth the following goals for the construction, improvement, and preservation of housing within the community for the period of 1998-2005. Programs to implement these goals are described in the following section.

Table 4-3
Five Year Goals for the 2003-2008 Housing Element

Income Category	Housing Production	Housing Improvement	Housing Preservation
Very Low	1,347	550	192
Low	1,721		
Moderate	1,448	-0-	-0-
Upper	3,705	-0-	-0-
Total	8,748	550	192

C. Housing Programs

The goals and policies contained in the Housing Element address Riverside's housing needs and are implemented through housing programs offered by the City's Planning and Development Departments, Redevelopment Agency, and public and private agencies. In drafting these goals and policies, Section 65583 of the Government Code requires the Housing Element to address five major areas:

- Housing and Neighborhood Conservation
- Providing Adequate Sites to Achieve Diversity
- Assisting in the Provision/Development of Housing
- Removing or Mitigating Governmental Constraints
- Promoting Fair and Equal Housing Opportunity

This section describes the programs that Riverside will implement to address these areas. The housing programs described contain existing programs as well as future programs needed to address identified gaps in meeting needs. These programs also are designed to achieve the Community Vision as well as implementing strategic plan.

1. Code Compliance Program

Our neighborhoods are the environment in which we live and raise our families. Blight and nuisances devalue, detract and degrade the quality of any neighborhood. Therefore, the he Public Works Department, Code Compliance Division enforces Municipal Codes affecting the maintenance of property. The City works with the community to remedy code violations by referring property owners to loan programs when appropriate.

Five-Year Objective: Continue implementation of code enforcement services

Timeframe: Ongoing

Funding Source: CDBG and General Fund

Implementing Agency: Department of Public Works

2. Neighborhood Livability Program

In 2003, the City created a Neighborhood Livability Program designed to encourage the preservation and maintenance of neighborhoods in Riverside. The Program is designed to provide a more focused, proactive, and sustained effort to address serious and persistent quality of life issues and to maintain, restore, and/or revitalize community livability.

Five-Year Objective: Continue implementation of code enforcement services

Timeframe: Ongoing

Funding Source: CDBG and General Fund

Implementing Agency: Department of Public Works

3. Single Family Residential Rehabilitation Loan Program

The Riverside Housing Development Corporation administers the Single Family Rehabilitation Program to eliminate substandard conditions, remedy code violations, make routine home repairs, and improve housing conditions. Qualified lower-income households are provided with loans up to \$40,000 at a 3% interest rate for routine repairs and maintenance. The Program also offers grants of up to \$5,000 for seniors and disabled persons to make accessibility improvements and for all to make emergency repairs. Loans are available citywide for households earning 80 percent or less of MFI.

Five-Year Objective: Provide rehabilitation assistance to 60 homes per year

Timeframe: Ongoing

Funding Source: CDBG

Implementing Agency: Riverside Housing Development Corporation

4. Single-Family Minor Repair Program

The City of Riverside also offers a rebate for 80% of actual expenses or up to \$2,000 for exterior home improvements, except for roofs. To be eligible, the improvements must be visible from the street, households must earn less than 120% of median family income, the homeowner must live in the home, the improved portion cannot be rented for a period of three years, and the work must be pre-approved by the City. Since its inception more than 100 single-family homes have been improved.

Five-Year Objective: Provide rehabilitation assistance to 75 homes per year

Timeframe: Ongoing

Funding Source: RDAS funds

Implementing Agency: Development Department

5. Multifamily Acquisition and Rehabilitation

The City oversees a multifamily acquisition and rehabilitation program to stabilize and improve declining neighborhoods. Dilapidated housing units are acquired, rehabilitated, and then rented at levels affordable to lower income households. Recent projects include the Indiana Apartments and Topaz/Turquoise. The City is working with the RHDC to preserve, reconfigure, and rehabilitate 48 units for very low income households at Indiana Apartments. The City is also working with SoCal Housing to acquire, rehabilitate, and deed restrict 20 units at the Topaz and Turquoise project for very low income households. Details are described in Chapter 3 of the Housing Element.



Five-Year Objective: Revitalize 48-units in the Indiana Apartments family complex and additional 20 units at the Topaz and Turquoise project.

Timeframe: Ongoing

Funding Source: HOME, CDBG, RDA, and grants

Implementing Agency: RHDC, SCHDC, and others

6. Riverside Crime-Free Multifamily Housing Program

The Crime-Free Multifamily Housing Program is a unique three-phased certification program for rental properties of all sizes. The first phase is the completion of a training program on crime prevention, environmental design, property management, partnerships with the Police and Fire Departments, dealing with noncompliance, and other issues. In the second phase, the Police Department inspects the site to assess the security and property appearance. Properties passing a six-point inspection receive certification. After certification, the Police Department conducts a safety meeting for residents at the rental property. All assisted projects must participate in a fair housing educational component.

Five-Year Objective: Continue to implement program

Timeframe: Ongoing

Funding Source: General Fund

Implementing Agency: Police Department

7. Lead Education and Abatement Partnership

Lead poisoning is the most prevalent preventable environmental hazard facing children and pregnant women, responsible for behavioral and learning problems, high blood pressure, and reproductive problems among others. As an older established community, many older residential units were built before 1978 and may present potential lead based paint hazards. The City was awarded a \$2.2 million grant from the Housing and Urban Development. The RHDC, working through local partners, offers a lead education and abatement partnership program comprised of: 1) community education and awareness; (2) housing testing and lead abatement activities; and 3) blood screening for young children under ages six. Under this program, qualified households can receive services up to \$25,000.

Five-Year Objective: Perform lead abatement on 75 homes.

Timeframe: By April 2005

Funding Source: HUD

Implementing Agency: RHDC, Riverside County Health Department, others

8. Historic Preservation

Historic preservation fosters civic pride, community identity and neighborhood character. With this understanding, Riverside's commitment to historic preservation began in 1969 with the adoption of a preservation ordinance and creation of the Cultural Heritage Board. Today, the City has ten historic districts representing many architectural styles, historic themes and development patterns. The California State Office of Historic Preservation has



recognized Riverside as a Certified Local Government (CLG). Historic preservation efforts include an ongoing survey process, record and designate historic resources, an award-winning historic resources inventory database, design guidelines, educational programs and

a historic preservation plan. Preservation is achieved through a Cultural Heritage Review Board, regulatory and financial incentives, rehabilitation assistance and design review.

Five-Year Objective: Continue to implement program

Timeframe: Ongoing

Funding Source: General Fund

Implementing Agency: Planning and Building Department

9. Provision of Adequate Sites

A key component of the Housing Element is the identification of adequate sites to accommodate the City's share of regional housing needs. The General Plan Land Use Element and Zoning Code provides for a variety of residential land uses, ranging from lower density rural areas to high density areas in multi-family residential and commercial districts. The Zoning Code permits housing densities above those specified in the General Plan through the use of Planned Residential Developments, density bonuses, and height exceptions. The City also makes extensive use of Specific Plans: 16 plans cover different areas of Riverside. As part of the General Plan update, the City identified the need to facilitate and encourage the recycling of properties along major corridors to provide for higher density housing. To that end, the City is undertaking an upzoning of the R-3 district and creation of an R-4 zone for very high density housing.

Five-Year Objective: Amend the Zoning Code to increase the maximum density in the R-3 zone from 20 to 25 units per acre, create a new R-4 zone allowing up to 40 units per acre, and rezone up to 137 acres in the R-4 high density zone

Timeframe: 2004

Funding Source: General Funds

Implementing Agency: Planning Department

10. Downtown Specific Plan

The Downtown Specific Plan is designed to realize the City's vision for Downtown as the historic, cultural, governmental, retail, and entertainment center of Riverside. A primary goal is to provide a variety of housing options, including single-family residences, apartments condominiums, live/work loft space, and mixed-use buildings. The City completed the 46-unit Mission Village Project, the 1st downtown housing project in 50 years. This project, in tandem with the Downtown Specific Plan, represents the first step in revitalizing the Downtown with quality housing opportunities. The Downtown Specific Plan also offers significant incentives to stimulate new multi-



Mission Village Homes

family housing, including allowable densities ranging from 30 to 60 units per acre, a floor area ratio from 2.0 to 3.5, and permissible increases in density and FAR via a conditional use permit.

Five-Year Objective: Work with developers and offer financial and regulatory incentives to facilitate the production of mixed use projects, live/work units, and other higher density housing opportunities in the Downtown

Timeframe: Ongoing

Funding Source: RDA funds

Implementing Agency: Development Department

11. Mixed Use Development

The City of Riverside has identified approximately a dozen activity centers along Magnolia Avenue, Market Street, and University Avenue which together comprise Riverside's major development corridor. Designated to reflect its shape, the "L Corridor" spans the entire City, providing an abundance of current and potential activity centers. Many of these activity centers are characterized by high vacancy rates, tenant turnover, and marginally productive uses. To help revitalize these commercial areas, the General Plan envisions three mixed use designations – neighborhood, village, and urban – which range in density from 10 to 40 units per acre, and provide a floor area ratio of 1.0 to 4.0 depending on location. More than 900 acres are envisioned to be redesignated, creating a maximum housing potential of approximately 9,000 new residential units.

Five-Year Objective: Create three mixed use land use designations and redesignate approximately 900 acres for mixed residential and commercial developments along the L-Corridor and other major activity centers

Timeframe: 2004

Funding Source: General Fund

Implementing Agency: Development Department



Goldware Senior Apartments

12. Senior Housing

During the 1990s alone, middle-age adults increased 54% in number. With the aging of the baby boomers, the City is expecting increases in its senior population and is committed to providing housing opportunities. Since 1998, the City has assisted in the development of the 162-unit David and June Goldware Senior Apartments, which opened in September 2002, adjacent to the Janet Goeske Center. In 2003, Riverside was awarded \$8.9 million in Section 202 funds to build a 74-unit rental housing project for very low income seniors. Located in the Eastside neighborhood, behind the Town Square Shopping Center, the City will partner with TELACU to manage the design and construction of the project.

Five-Year Objective: Complete the Telacu Senior project and investigate other potential sites for quality senior housing

Timeframe: Ongoing

Funding Source: HUD Section 202, RDA, and General Fund

Implementing Agency: Development Department

13. Family Housing

A major goal of the City of Riverside and its Homeownership Task Force is to provide quality affordable housing opportunities for families through homeownership and rental housing. The City assisted in the development of 3 Habitat for Humanity homes and has approved the Mary Erickson project for six moderate income homes. With respect to affordable family rental housing, the RHDC is proposing a 107-unit rental project which will also provide an onsite childcare center. This project will help improve the Arlanza neighborhood with quality affordable housing.



Habitat Humanity Home

Five-Year Objective: Complete the Mary Erickson project and the Arlanza family housing project. Investigate other potential sites and projects for family housing.

Timeframe: Ongoing

Funding Source: RDA, Tax Credits, General Fund

Implementing Agency: Development Department

14. Student Housing

The University of California, La Sierra University, California Baptist University, Riverside Community College and institutions of higher learning play a critical role in educating students, providing workforce training and stimulating the local economy.



Grandmarc Apartments

Expansion of these institutions has created a considerable demand for student housing. In the past three years, the City has approved several student housing projects owned by private entities. GrandMarc Apartments offers 212 apartments and 760 rooms.

Five-Year Objective: Facilitate and encourage the development of student housing for local universities housing project throughout the community.

Timeframe: Ongoing

Funding Source: General Fund

Implementing Agency: Development Department

15. Preservation of At-Risk Units

Riverside has 250 assisted multifamily units affordable to lower income households at risk of converting to market rents by 2010. In recent years, developers of four other at-risk properties secured tax credit financing to rehabilitate their project and extend affordability controls. These included the Canyon Shadows, Family Service Housing, Phoenix Gardens, and Victoria Heights projects which provide more than 400 units of affordable rental housing to lower income households. To help preserve at-risk properties, the City will continue to monitor the status of properties and ensure that property owners wishing to opt-out comply with State noticing requirements. In addition, the City will provide, as feasible, technical and financial assistance to assist in the preservation of at-risk projects.

In addition, the County Authority sold the 156-unit Breezewood Apartments to a for-profit firm. The City has a long history of assisting this project, providing funding of an annual pledge of \$312,000 in 1989 to fund the acquisition and rehabilitation of the Breezewood Apartments, and providing additional funds of \$1.2 million in 1996 and 1998 to purchase affordability covenants. KDF, the new owner, will finance acquisition and rehabilitation of Breezewood Apartments via 4% Low Income Housing Tax Credits. The City will replace its annual pledge with a low interest loan (\$192,000 annually from 2003 through 2018 and \$120,000 annually from 2004 through 2019) in return for deed restricting the remaining 84 moderate income units for households earning no more than 60% of CMI and maintaining affordability controls on all restricted units for an additional 55 years.

Five-Year Objective: Continue to implement program and preserve the Breezewood Apartments by purchasing affordability covenants

Timeframe: 2004

Funding Source: RDA Loan

Implementing Agency: Redevelopment Agency

16. Infill Residential Development Incentives Program

Infill residential development represents a key opportunity to provide new housing, help revitalize lower-income neighborhoods, and provide homeownership opportunities. To incentivize development, the Riverside Infill Development Incentive (RIDI) Program offers developers up to \$5,000 per lot for grading and soft costs for projects of five parcels or less in designated low income areas. The program is available in 19 neighborhoods. The Planning Department also offers fee waivers of up to \$5,000 and cost avoidance for grading and electric service charges of up to \$7,000 to encourage the development, redevelopment or reuse of less than four vacant or underutilized R-1 or RR zoned parcels of ½ acre or less, subject to conditions.

Five-Year Objective: Continue implementation

Timeframe: Ongoing

Funding Source: General Fund

Implementing Agency: Development Department

17. Regulatory and Financial Assistance

The City Redevelopment Agency plays an active role in the provision of quality, affordable housing through use of financial assistance or regulatory concessions. As part of the Zoning Code update, a new density bonus ordinance has been drafted. The City utilizes various funds to assist in acquiring and assembling property, writing down the cost of land for the development of housing, or subsidizing on-site and off-site improvements. The City approved deferral of \$550,000 in fees for the Goldware Senior project and allocated \$2.0 million in RDA funds for a 100-unit tax credit project for very low income families in the Arlanza neighborhood. The RDA is providing a low interest loan to help rehabilitate the Breezewood Apartments and buydown/purchase long-term affordability covenants.

Five-Year Objective: Continue supporting housing projects furthering City goals
Timeframe: Ongoing
Funding Source: RDA funds
Implementing Agency: Development Department

18. Downpayment Assistance

The Community Investment Corporation implements a Downpayment Assistance Program. The program provides a silent second mortgage of up to \$40,000 to fill the gap between the approved first trust deed mortgage and the purchase price of the home. To qualify, the prospective buyers must earn low or moderate income at or below 80% of the area median income. Funds may be used to purchase homes that have been rehabilitated by the owner and offered for sale, and tenants to buy the residence in which they live. Non-owner occupied homes must be vacant 30 days. The purchase price may not exceed 95% of median area purchase. Participants contribute 3% of the purchase price. After 15 years of home ownership, the loan principal is gradually forgiven over 15 years.

Five-Year Objective: Assist 20 households annually
Timeframe: Ongoing
Funding Source: HOME
Implementing Agency: Community Investment Corporation

19. CalHome

The Riverside Housing Development Corporation offers mortgage assistance to qualified home buyers. The program is designed to encourage homeownership and increase neighborhood stabilization. This program offers up to \$45,000 as a deferred 2nd mortgage loan. All CalHome loan payments are deferred for the 30-year term of the first mortgage. Upon sale or transfer of the property, or upon refinancing of the first mortgage, the loan must be repaid. The loan accrues at a three percent simple interest rate. Program participants must be a first time buyer, qualify for a first trust deed mortgage, contribute downpayment and closing costs, and earn less than 80% of County Median Income.

Five-Year Objective: Assist 10 households total
Timeframe: Ongoing

Funding Source: State CALHOME

Implementing Agency: Riverside Housing Development Corporation

20. Homebuyer Education

The City supports public and private partnerships promoting homeownership. The Riverside Partners in Homeownership (RPIH) is a local chapter of the U. S. Department of Housing and Urban Development's (HUD's) National Partners in Homeownership initiative. This collaborative partnership of lenders, real estate professionals, nonprofit providers, local government representatives and organizations promotes homeownership through annual housing fairs, community outreach, workshops and serves as an information clearinghouse. The Fair Housing Council of Riverside County offers free monthly Homebuyer's Education Seminars to first-time homebuyers wanting to learn about the process of buying a home. Neighborhood Housing Services of the Inland Empire and the Community Investment Corporation also administer a NeighborWorks Homeownership Center which offers homebuyer education, services, and referrals to City and County programs.

Five-Year Objective: Continue conducting homebuyer workshops

Timeframe: Ongoing

Funding Source: Various

Implementing Agency: NeighborWorks, City; RPIH, FHCRC

21. Housing Choice Voucher

The Section 8 Rental Assistance program provides rent subsidies to very low-income households. Under this program, prospective renters secure private housing where the owner will accept the voucher. Rental assistance not only addresses housing affordability, but also addresses overcrowding by allowing families who are "doubling up" to afford housing. The tenant pays 30% of his or her income toward the rent; HUD pays the difference up to a Payment Standard (e.g., negotiated rent). Rents that are charged above the HUD payment standard are paid by the tenant. New HUD regulations require that 75% of new leases be made to households earning less than 30% of MFI, provided the family pays no more than 40% of their income for rent. Currently, 2,600 households in Riverside are assisted through the Section 8 housing voucher program.

Five-Year Objective: Continue participation in the Section 8 program, advertise program availability, and encourage rental property owners to register their units

Timeframe: Ongoing

Funding Source: HUD Section 8

Implementing Agency: Riverside County Housing Authority

22. Partnership with Non-Profit/Private Agencies

In today's housing market, creative approaches and partnerships are required to finance and build affordable housing as well as provide a continuum of supportive services to residents in need. Nonprofit and for-profit housing developers and organizations play an important role in providing affordable housing and supportive services to meet the housing and assistance needs of residents. The City contracts with various agencies to administer loan programs.

Riverside also funds organizations to provide supportive services for persons with special housing needs. The City has worked with Whiteside Manor, RHDC, Southern California Development Corporation, Habitat for Humanity, John Laing Homes, Mary Erickson Homes, Lutheran Social Services, Salvation Army, and many other groups. Riverside will continue to develop new partnerships to help address the housing and supportive needs of residents.

Five-Year Objective: Actively seek additional partnerships with for-profit, non-profit and service organizations to provide housing and supportive service for residents.

Timeframe: Ongoing

Funding Source: CDBG, HOME, HOPWA, RDA, and others

Implementing Agency: Various Departments

23. Homeless Program

Riverside is home to a high concentration of homeless people requiring various levels of housing assistance. To address these issues, Riverside participates in the County's Continuum of Care Program for the homeless and funds housing-related support services, such as emergency shelters, supportive service providers, transitional housing, and other supportive services. In 2003, the City Council adopted the Homeless Task Force Plan in concept and directed the preparation of an implementation plan. The Plan focuses on preventing homelessness, hiring outreach workers and a homeless coordinator, establishing an Access Center for homeless people to connect to housing and supportive services, creating a 150-bed emergency shelter to meet immediate needs, and providing public education. Completed in 2003, the City approved a conditional use permit to allow the partial demolition and rehabilitation of an older 17-unit apartment complex for runaway youth.



Five-Year Objective: Implement the Homeless Task Force Plan. As part of the Zoning Code update, conditionally permit emergency shelters and transitional housing in appropriate zones, continue to fund service providers and continue to participate in the County Continuum of Care program.

Timeframe: Ongoing

Funding Source: General Fund

Implementing Agency: Development Services

24. Mobile Home Rent-Stabilization

Mobile homes comprise a total of 2,400 housing units in Riverside. A substantial number of homes are occupied by seniors and families earning lower incomes. In the early 1980s, a coalition of mobile home park tenants requested the adoption of mandatory rent control for mobile home parks to address rapidly increasing rents and their impact upon seniors, low-income families, and other residents. As a result, the City adopted Rent Stabilization Guidelines to retain the mobile home park as a viable source of affordable housing. Codified in Chapter 5.75 of the Municipal Code, the Guidelines permit yearly rental adjustments tied to the consumer price index, excluding a rental increase necessitated by an unforeseen

assessment, special tax or general tax increase greater than two percent annually imposed by a governmental agency, a change in law and qualified capital improvement expenses.

Five-Year Objective: Continue mobile home rent stabilization ordinance

Timeframe: Ongoing

Funding Source: General Fund

Implementing Agency: City Attorney, City Manager

25. Housing for People with Disabilities

With the passage of SB 520 in 2002, the Housing Element is required to analyze potential and actual governmental constraints upon the development, maintenance and improvement of housing for people with disabilities and demonstrate local efforts to remove impediments. Because of changing Federal and State housing laws, the City is now updating its Zoning Code to allow for small group homes serving six or fewer people by right in all residential zones and created a second dwelling unit ordinance. The City eliminated its family housing standards that restricted the siting of multi-family housing. In 2003, the City also adopted an ordinance that provides for a specific procedure for requesting modifications to the Zoning Code for reasonable accommodation purposes.

Five-Year Objective: Continue to review land use and zoning regulations, development standards, and permitting processes to identify impediments to housing for people with disabilities. If impediments are found, initiate actions to remove or mitigate identified impediments within six months.

Timeframe: Ongoing

Funding Source: General Fund, CDBG

Implementing Agency: Development Services

26. Fair Housing Program

Riverside contracts with the Fair Housing Council of Riverside County for housing services. The City's Fair Housing Program consists of education, enforcement and training. Specific actions include counseling, discrimination complaint investigation, landlord-tenant mediation, education, training, technical assistance, and public education outreach. The City also participates in the Fair Housing Task Force, a countywide advisory body consisting of representatives from the public, private sector, community and civil rights organizations. The City has undertaken a recent extensive effort to publicize its programs to a growing community of minority and non-English speaking low income residents regarding fair housing opportunities, housing discrimination, landlord/tenant disputes and predatory lending both through direct bilingual mailings and homebuying workshops.

Five-Year Objective: Continue providing fair housing services and publicize efforts. Prepare an update to the Analysis of Impediments to Fair Housing in time for the submission of the Consolidated Plan.

Timeframe: Ongoing

Funding Source: General Fund, CDBG

Implementing Agency: Development Services